ALBERTA

SUPERINTENDENT OF INSURANCE

ANNUAL REPORT

BUSINESS OF 1998

Alberta
TREASURY

ERRATUM

The Abstract of Returns shown on pages 70 through 104 are for the year 1998 and not 1999. In the Life Insurance – Exhibit of Certificates Abstract, the years shown in column one and four should read 1997 and 1998, respectively.

CONTENTS

Page

LETTER OF TRANSMITTAL TO MINISTER FROM SUPERINTENDENT OF INSURANCE 1

SUMMARY OF LICENCES ISSUED UNDER THE INSURANCE ACT 2

STATISTICAL REVIEW OF INSURANCE BUSINESS IN ALBERTA

- Comparative Analysis of Life Insurance in Force for Individual and Group 5
- Total Direct Premiums Written and Disbursements - Life Insurance (Graph) 6
- Total Direct Premiums Written and Disbursements - Other Than Life (Graph) 7
- Comparative Summary by Year of Total Direct Premiums Written and Claims Incurred Life and Other than Life 8

LIST OF INSURANCE COMPANIES LICENSED IN ALBERTA 9

ANNUAL STATEMENT OF PROVINCIAL COMPANIES

- Alberta Motor Association Insurance Company 42
- Canada West Insurance Company 47
- First Canadian Insurance Corporation 52
- Mennonite Mutual Insurance Co. (Alberta) Ltd. 55
- Peace Hills General Insurance Company 60
- Western Union Insurance Company 65

ABSTRACT OF RETURNS

- Life Insurance - Direct Premiums Written 70
- Life Insurance - Direct Claims Including Dividends 73
- Life Insurance - Exhibit of Certificates 79
- Fraternal Societies - Direct Premium and Direct Claims Incurred 86
- Fraternal Societies - Exhibit of Certificates 87
- Automobile and Property Insurance 88
- Accident and Sickness Insurance 92
- Liability and Fidelity Insurance 95
- Surety and Boiler & Machinery Insurance 98
- Aircraft and Marine Insurance 100
- Hail and Title Insurance 102
- Mortgage and Credit Insurance 103
- Legal Expense Insurance 104

The Honourable Stockwell Day
Provincial Treasurer
224 Legislature Building
Edmonton, Alberta

Dear Mr Day:

I am pleased to send you the eighty fifth Annual Report of the Superintendent of Insurance, which shows the insurance business transacted in Alberta for the year ended December 31,1998. The Annual Report includes:

(a) a summary of insurance companies licensed under the Insurance Act;

(b) summaries of premiums written and claims incurred; and

(c) detailed financial statements of provincial companies.

Yours truly,

Bernard Rodrigues
Superintendent of Insurance

Government of the Province of Alberta
Alberta Treasury
Superintendent of Insurance

Insurers Licensed in1998

(a) There were 317 insurance companies and exchanges licensed at December 31,1998.

Provincial Companies	6
Extra-Provincial Companies	30
Canadian Authorized Companies	255
Fraternal Societies	15
Reciprocal Exchanges	11
TOTAL	317

(b) The following seven insurance companies became licensed in Alberta during 1998.

Canassurance Life Insurance Company Inc.
Crown Life Insurance Company of Canada
North Waterloo Farmers Mutual Insurance Company
Perth Insurance Company
Progressive Casualty Insurance Company
Progressive Casualty Insurance Company of Canada
Temple Insurance Company

(c) The following nine insurance companies withdrew from Alberta during 1998:

Financial Life Assurance Company of Canada
Ford Life Insurance Company
Marine Indemnity Insurance Company of Canada
MIC Life Insurance Corporation
Mutual of Omaha Insurance Company
Penn Mutual Life Insurance Company
Skandia Insurance Company Ltd.
Trade Indemnity plc
Unity Fire and General Insurance Company

(d) The following ten insurance companies changed their name during 1998:

From	To
AFLAC Insurance Company of Canada	Ingle Life & Health Assurance Company
American International Assurance Life Company Ltd.	AIG Life Insurance Company of Canada
Gerling Global General Insurance Company	Gerling Canada Insurance Company
ITT Hartford Life Insurance Company of Canada	Hartford Life Insurance Company of Canada
John Deere Insurance Company of Canada	Echelon General Insurance Company
Minnesota Mutual Life Insurance Company (The)	Minnesota Life Insurance Company
New Rotterdam Insurance Company	UAP-New Rotterdam Insurance Company N.V.
Primmum Insurance Company	CT Direct Insurance Inc.
Royal Insurance Company of Canada	Royal & Sun Alliance Insurance Company of Canada
Royal Life Insurance Company of Canada Limited	Royal & Sun Alliance Life Insurance Company of Canada

(e) The following insurance companies merged during 1998.

Canadian General Insurance Company amalgamated with General Accident Assurance Company of Canada effective January 1, 1998. The continuing company is General Accident Assurance Company of Canada.

Laurier Life Insurance Company amalgamated with Imperial Life Assurance Company of Canada effective January 1, 1998. The continuing company is Imperial Life Assurance Company of Canada.

Metropolitan Life Insurance Company of Canada amalgamated with Mutual Life Assurance Company of Canada effective December 31, 1998. The continuing company is Mutual Life Assurance Company of Canada.

Summary of Business

For the year 1998, the total insurance premiums paid to insurers was four billion, six hundred sixty nine million dollars ($4,669,000,000) compared to the 1997 figure of four billion, five hundred twenty three million dollars ($4,523,000,000).

Insurance Councils

In 1998, the Alberta Insurance Council issued 22,296 Certificates of Authority to agents and adjusters. A total of 1,116 complaint files were opened and a total of 62 disciplinary actions were taken. Decisions of the Insurance Councils were appealable to an appeal panel. A total of nine appeals were heard by the appeal panels in 1998. Of these appeals, six were dismissed, two appeals allowed, and one appeal resulted in a decision being altered. One appeal that was pending from 1997 was dismissed.

Insurance Act Rewrite

During 1998, extensive consultation continued on the rewrite of the existing Insurance Act. Stakeholders' comments on proposals relating to corporate governance of provincial insurance companies, market conduct issues and the regulation of insurance intermediaries were reviewed by the Standing Policy Committee on Financial Planning. A proposed new Insurance Act was drafted and widely distributed in August 1998 for further comment.

COMPARATIVE ANALYSIS OF LIFE INSURANCE IN FORCE

(Excluding Fraternal Societies)

ALBERTA BUSINESS ONLY

	INDIVIDUAL			GROUP		
Year	Amount of Insurance in Force ($'000)	Amount of Premiums Collected ($'000)	Average Annual Premium Per $1,000 Insurance in Force	Amount of Insurance in Force ($'000)	Amount of Premiums Collected ($'000)	Average Annual Premium Per $1,000 Insurance in Force
1988	45,628,296	378,722	8.30	54,622,817	137,996	2.53
1989	48,750,746	408,474	8.37	48,658,481	159,053	3.27
1990	51,595,031	445,451	8.63	74,744,580	169,913	2.27
1991	55,301,333	486,352	8.79	69,442,489	186,551	2.69
1992	60,139,009	504,629	8.39	70,460,213	185,255	2.84
1993	63,758,064	544,792	8.54	65,295,645	196,447	3.01
1994	68,711,319	562,162	8.18	74,421,532	232,587	3.13
1995	71,150,849	584,329	8.21	78,228,155	241,191	3.08
1996	77,909,195	620,666	7.96	88,576,296	247,297	2.79
1997*	78,328,861	658,660	8.41	96,446,936	262,499	2.72
1998	87,320,909	669,570	7.67	102,817,634	282,136	2.74

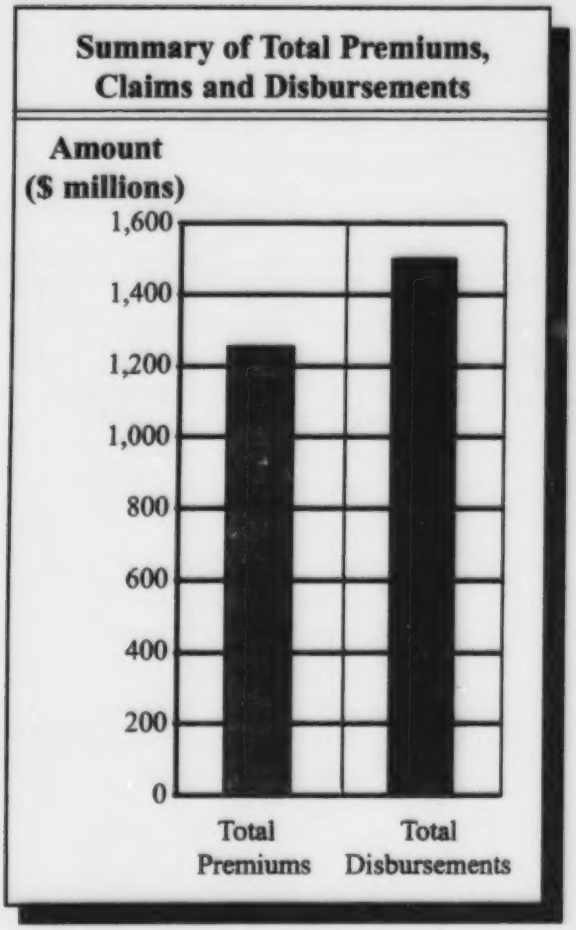
* Adjusted

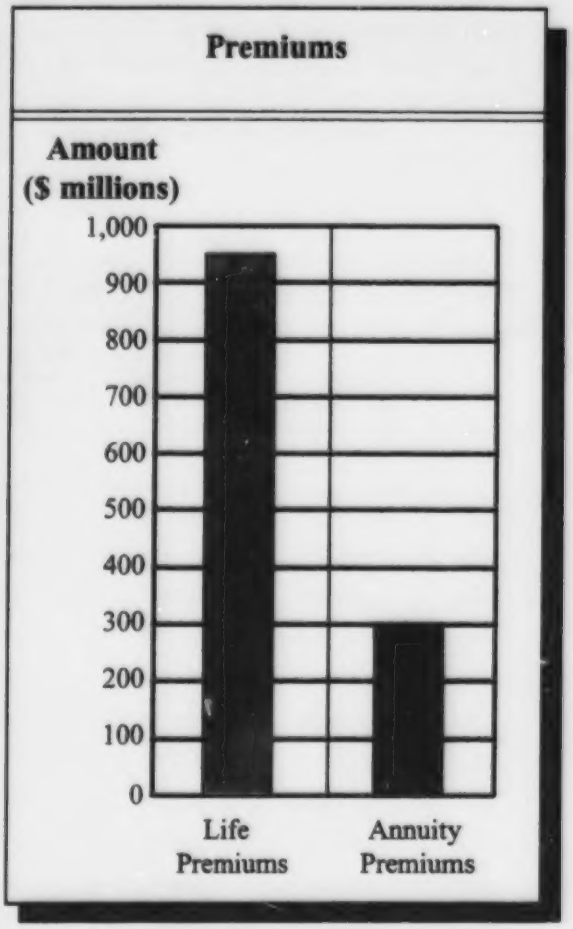
Note: The Figures above do not include annuities

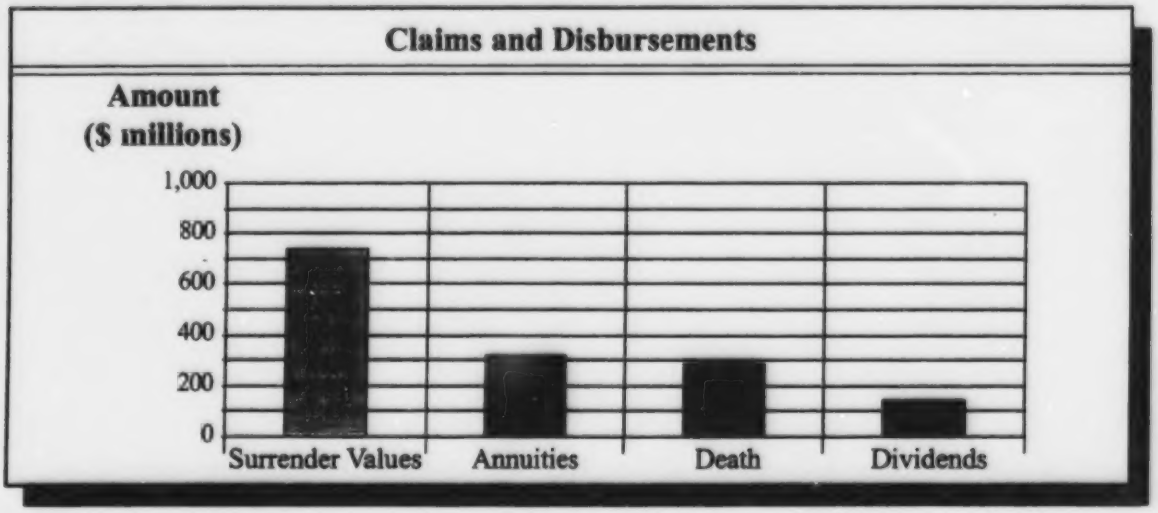
Total Direct Premiums Written and Disbursements to Policyholders

Alberta Business Only - 1998

Life Insurance



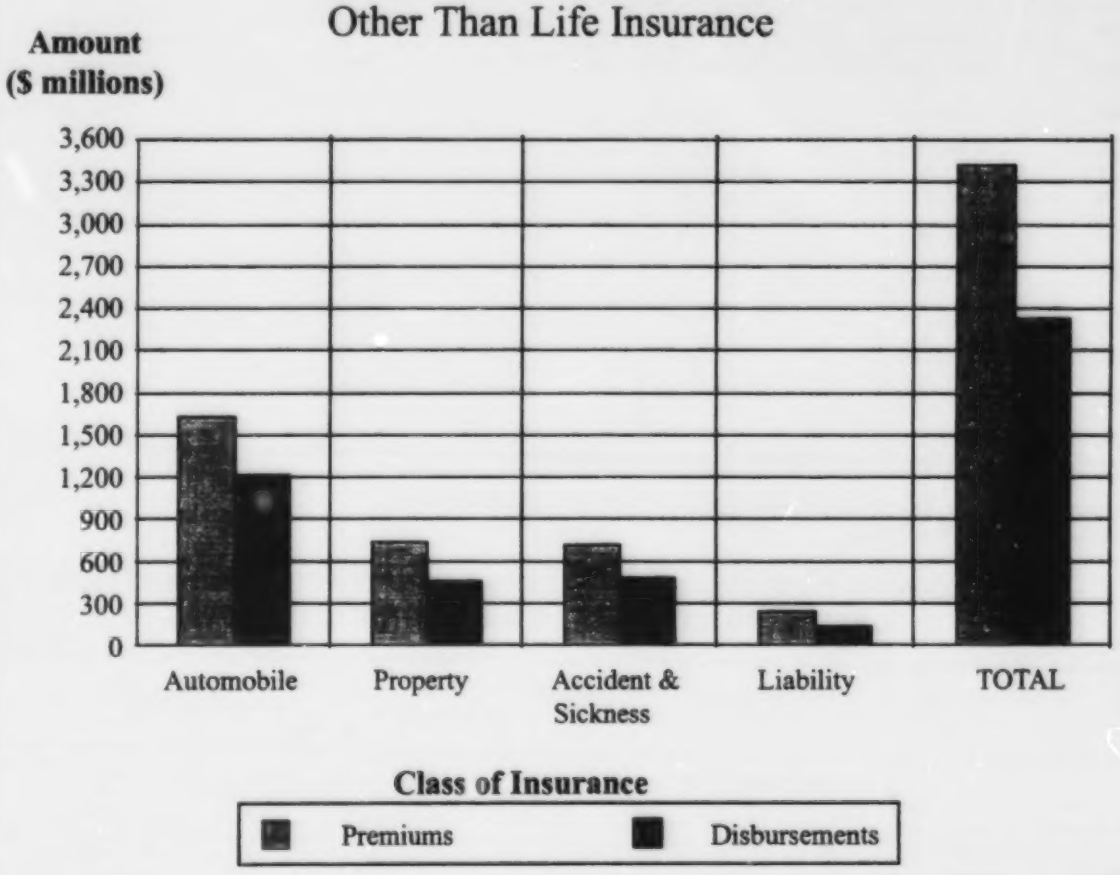




Total Direct Premiums Written and Disbursements to Policyholders

Alberta Business Only - 1998

Other Than Life Insurance



COMPARATIVE SUMMARY OF TOTAL DIRECT PREMIUMS WRITTEN AND CLAIMS INCLUDING DIVIDENDS - ALBERTA BUSINESS ONLY

	LIFE INSURANCE *			OTHER THAN LIFE **		
Year	Premiums ($'000)	Claims Including Adjustment Expenses ($'000)	Direct Claims Ratio	Premiums ($'000)	Claims Including Adjustment Expenses ($'000)	Direct Claims Ratio
1988	1,273,446	855,808	67.2%	1,672,548	1,325,802	79.3%
1989	1,362,875	889,621	65.2%	1,769,741	1,397,102	78.9%
1990	1,448,038	1,061,319	73.3%	1,922,478	1,677,627	87.3%
1991	1,717,439	1,208,473	67.2%	2,109,662	2,148,319	101.8%
1992	1,487,731	1,235,886	83.1%	2,293,725	1,844,826	80.4%
1993	1,367,751	1,378,539	100.8%	2,444,084	1,729,916	70.8%
1994	1,398.038	1,446,530	103.5%	2,610,058	1,741,695	66.7%
1995	1,512,583	1,467,024	97.0%	2,826,302	2,067,387	73.1%
1996	1,339,046	1,590,962	118.8%	2,973,141	2,287,207	76.9%
1997	1,316,979	1,771,505	134.5%	3,205,883	2,286,120	71.3%
1998	1,253,102	1,499,870	119.7%	3,416.354	2,331,806	68.3%

* Includes ordinary and group insurance and ordinary and group annuities
** Includes marine insurance

COMPARATIVE SUMMARY OF TOTAL DIRECT PREMIUMS WRITTEN AND CLAIMS BY CLASS OF INSURANCE - OTHER THAN LIFE

	Premiums	Claims Including Adjustment Expenses	Claims Ratio			
Class	1998 ($'000)	1998($'000)	1998	1997	1996	1995
Accident & Sickness	711,287	478,136	67.2%	76.8%	79.4%	83.1%
Aircraft	16,336	14,616	89.5%	64.2%	18.5%	115.6%
Automobile	1,627,895	1,213,791	74.6%	79.1%	83.3%	78.9%
Boiler & Machinery	34,804	17,230	49.5%	74.5%	109.3%	70.3%
Credit	516	216	41.9%	49.3%	6.8%	66.9%
Fidelity	4,866	1,932	39.7%	11.3%	21.2%	26.9%
Hail	11,689	7,705	65.9%	41.3%	53.1%	63.5%
Legal Expense	82	56	68.3%	31%	43.8%	64.5%
Liability	240,297	132,765	55.3%	66.6%	56.6%	65.1%
Marine	3,495	2,569	73.5%	29.9%	54.1%	155.8%
Mortgage	10,114	858	8.5%	3.4%	76.2%	5350.0%
Property	732,636	457,384	62.4%	54.1%	71.6%	54.9%
Surety	21,404	4,488	21.0%	8.5%	1.5%	21.4%
Title	933	60	6.4%	6.6%	4.8%	6.6%

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
Actra Fraternal Benefit Society 1000 Yonge Street Toronto, Ontario M4W 2K2	Fraternal life, Accident & Sickness to the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
AIG Life Insurance Life Company Ltd. 8th Floor, 145 Wellington Street West Toronto, Ontario M5J 1H8	Life, Accident and Sickness
AMEX Assurance Company 60 Bloor Street West, Suite 403 Toronto, Ontario M4N 3L8	Accident and Sickness
AXA Insurance (Canada) Suite 1400, 5700 Yonge Street North York, Ontario M2M 4K2	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Legal Expense, Marine.
AXA Pacific Insurance Company 999 West Hasting Street Vancouver, B.C. V6C 2W2	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft, Marine, Accident & Sickness, Credit, Hail.
Actra Fraternal Benefit Society 1000 Yonge Street Toronto, Ontario M4W 2K2	Fraternal Life, Accident & Sickness to the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Aegon Insurance Company (U.K.) Limited 11 Helene Street South Mississauga, Ontario L5G 3A8	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta.
Aetna Casualty & Surety Company of Canada 1070, 36 Toronto Street Toronto, Ontario M5C 2C5	Fidelity, Surety, Automobile, General Liability, Property, Marine, Aircraft and Boiler & Machinery
Aetna Life Insurance Company c/o Aetna Canada 79 Wellington West Toronto, Ontario M5K 1N9	Life, Accident & Sickness.

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
Aetna Life Insurance Company of Canada 79 Wellington Street West Toronto, Ontario M5K 1N9	Life, Accident & Sickness.
Affiliated F. M. Insurance Company Suite 202 155 Gordon Baker Road Willowdale, Ontario M2H 3N7	Property, Fidelity, Surety, General Liability, Boiler & Machinery.
Alberta Local Authorities' Reciprocal Insurance Exchange 4504 - 101 Street Edmonton, Alberta T6E 5G9	General Liability.
Alberta Motor Association Insurance Company 10310 G.A. MacDonald Avenue Edmonton, Alberta T6J 6R7	Property, Automobile, General Liability, Accident & Sickness.
Alberta Real Estate Insurance Exchange 330, 2424 4th Street SW Calgary, Alberta T2S 2T4	Liability
Alexander Hamilton Life Insurance Company of America Suite 1000, 100 Sheppard Avenue East North York, Ontario M2N 6N7	Life, Accident & Sickness.
Allendale Mutual Insurance Company Suite 202 155 Gordon Baker Road Willowdale, Ontario M2H 3N	Property, Fidelity, Surety, General Liability, Boiler & Machinery, Marine.
Allianz Insurance Company of Canada Suite 500, 425 Bloor Street East Toronto, Ontario M4W 3R5	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Marine, Accident & Sickness, Legal Expenses, Credit.
Allianz Life Insurance Company of North America Suite 700, 2005 Sheppard Avenue East Willowdale, Ontario M2J 5B4	Life, Accident & Sickness.

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
Allstate Insurance Company 10 Allstate Parkway Markham, Ontario L3R 5P8	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft.
Allstate Insurance Company of Canada 10 Allstate Parkway Markham, Ontario L3R 5P8	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness and Legal Expense.
Allstate Life Insurance Company 10 Allstate Parkway Markham, Ontario L3R 5P8	Life, Accident & Sickness limited to servicing existing policies.
Allstate Life Insurance Company of Canada 10 Allstate Parkway Markham, Ontario L3R 5P8	Life, Accident & Sickness limited to servicing existing policies.
Alta Surety Company Suite 2400 800 Rene-Levesque Boulevard West Montreal, Quebec H3B 1X9	Surety and Fidelity.
American Bankers Insurance Company of Florida 5001 Yonge Street Suite 1700 North York, Ontario M2N 6T7	Property, Fidelity, General Liability, Accident & Sickness, Credit, Automobile.
American Bankers Life Assurance Company of Florida 5001 Yonge Street Suite 1700 North York, Ontario M2N 6T7	Life, Accident & Sickness.
American Credit Indemnity Company 1010 De Serigny Street Suite 800 Longueuil, Quebec J4K 5G7	Credit.
American Home Assurance Company 145 Wellington Street West Toronto, Ontario M5J 1H8	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine and Credit
American Income Life Insurance Company c/o McLean & Kerr Suite 2800, 130 Adelaide Street West Toronto, Ontario M5H 3P5	Life, Accident and Sickness.

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
American National Fire Insurance Company 2100 Scotia Plaza 40 King Street Toronto, Ontario M5H 3C2	Hail, Automobile, Fire, Boiler excluding Machinery, Earthquake, Explosion, Forgery, Inland Transportation, Personal Property, Plate Glass, Real Property, Theft and in addition thereto Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, windstorm limited to the insurance against the risk of fire under a policy of the company.
American Road Insurance Company 1101 Nicholson Road Unit 4 Newmarket, Ontario L3Y 7V1	Property, Automobile, Credit, Surety, Boiler & Machinery.
Anglo Canada General Insurance Company Fourth Floor, 217 York Street London, Ontario N6A 5P9	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Arkwright Mutual Insurance Company Unit 4 1101 Nicholson Road Newmarket, Ontario L3Y 7V1	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft, Marine, Hail.
Avemco Insurance Company 133 Richmond Street West Toronto, Ontario M5H 2L3	Aircraft, Accident and Sickness, Marine.
Aviation & General Insurance Company Limited 100 Renfrew Drive, Suite 200 Markham, Ontario L3R 9R6	General Liability, Aircraft.
Balboa Insurance Company 201 Queens Avenue P.O. Box 5071 London, Ontario N6A 4M5	Property, Accident & Sickness, Automobile, Fidelity, Hail, Liability, Surety.
Balboa Life Insurance Company 201 Queens Avenue London, Ontario N6A 1J1	Life, Accident & Sickness.
Bankers Life and Casualty Company Suite 2100 Scotia Plaza 40 King Street West Toronto, Ontario M5H 3C2	Life, Accident and Sickness
Belair Insurance Company Inc. 5455, rue St-André Montreal, Quebec H2J 4A9	Automobile, Property, Liability, Machinery.

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
Blue Cross Life Insurance Company of Canada 644 Main Street P.O. Box 220 Moncton, New Brunswick E1C 8L3	Life, Accident & Sickness.
Boiler Inspection and Insurance Company of Canada 18 King Street East Toronto, Ontario M5C 1C4	Property, General Liability, Boiler & Machinery.
British Aviation Insurance Company Limited (The) 100 Renfrew Drive Suite 200 Markham, Ontario L3R 9R6	General Liability, Aircraft, Inland Transportation.
British Columbia Insurance Company (The) Suite 1800-777 Hornby Street Vancouver, B.C. V6Z 1S4	Automobile, Property, General Liability, Fidelity & Surety
CIBC General Insurance Company Limited Compagnie d'assurance générale CIBC Limitée 5150 Spectrum Way Mississauga, Ontario L4W 5G8	Property, Automobile, Liability, Surety and Marine
CIBC Life Insurance Company Limited Compagnie d'assurance-vie CIBC Limitee 5150 Spectrum Way Mississauga, Ontario L4W 5G8	Life, Accident and Sickness
CIGNA Insurance Company of Canada First Canadian Place 12th Floor Toronto, Ontario M5X 1A8	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
CIGNA Life Insurance Company of Canada 250 Yonge Street, Suite 1400 Toronto, Ontario M5B 2L7	Life, Accident & Sickness.
CT Direct Insurance Inc. 12th Floor 50 Place Cremazie Montreal, Quebec H2P 1B8	Property, Aircraft, Automobile, Boiler & Machinery, Fidelity, Liability, Surety.
Calvert Insurance Company Suite 500 36 King Street East Toronto, Ontario M5C 1E5	Automobile, General Liability, Property.

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
Canada Life Assurance Company (The) 330 University Avenue Toronto, Ontario M5G 1R8	Life, Accident & Sickness.
Canada Life Casualty Insurance Company 102, 330 University Avenue Toronto, Ontario M5G 1R8	Property, Automobile, General Liability and Legal Expense
Canada West Insurance Company 400 Canada Place 9777 - 102 Avenue Edmonton, Alberta T5J 4G9	Property, Automobile, Surety, General Liability, Guarantee, Boiler, Aircraft and Marine.
Canadian Direct Insurance Incorporated Suite 217, 610 6th Street New Westminster, B.C. V3L 3C2	Property, Automobile, Liability
Canadian Group Underwriters Insurance Company Suite 300 Box 130 Markborough Place II 6733 Mississauga Road Mississauga, ON L5N 6J5	Property, Automobile, Fidelity, General Liability, Credit, Marine, Legal Expense, Accident and Sickness
Canadian Lawyers Insurance Association 600, 919 - 11th Avenue S.W. Calgary, Alberta T2R 1P3	Liability
Canadian Millers' Mutual Insurance Company 40 George Street North Cambridge, Ontario N1S 2M8	Property, Boiler & Machinery, Automobile, General Liability and Fidelity.
Canadian Northern Shield Insurance Company 1900, 555 West Hastings Street Vancouver, British Columbia V6B 4N6	Property, Accident & Sickness, Automobile, Boiler & Machinery, Fidelity, Liability and Surety.
Canadian Petroleum Insurance Exchange c/o Canadian Petroleum Insurance Exchange Ltd. 603, 630 - 6th Avenue S.W. Calgary, Alberta T2P 0S8	General Liability, Property and Automobile limited to excess automobile liability insurance in excess of $2,000,000 for each occurrence.
Canadian Premier Life Insurance Company 80 Tiverton Court Markham, Ontario L3R 0G4	Life, Accident & Sickness.
Canadian Slovak Benefit Society 55 Barron Street Welland, Ontario L3C 2K4	Life, Accident & Sickness - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
Canadian Surety Company (The) Suite 1200 2200 Yonge Street Toronto, Ontario M4S 2C6	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Canadian Trinity Life Insurance Company 288 Lakeshore Road East Oakville, Ontario L6J 1J2	Life, Accident & Sickness.
Canadian Union Insurance Company 2475, Boul Laurer Sillery Quebec G1T 1C4	Aircraft
Canadian Universities Reciprocal Insurance Exchange Suite 514 700 Dorval Drive Oakville, Ontario L6K 3V3	Liability, Property.
Canassurance General Insurance Company Inc. Suite 160, 550 Sherbrooke Street West Montreal, Quebec H3A 1B9	Property.
Canassurance Life Insurance Company Inc. Suite B-9, 550 Sherbrooke Street West Montreal, Quebec H3A 1B9	Accident and Sickness, Life
Centennial Insurance Company Suite 500 36 King Street East Toronto, Ontario M5C 1E5	Property, Accident, Automobile, Boiler excluding Machinery, Marine, Employers' Liability, Explosion, Fire, Inland Transportation, Plate Glass, Personal Property, Real Property, Public Liability, Theft and in addition thereto Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Water Damage, sprinkler Leakage, Weather and Windstorm limited to the insurance of the same property as is insured under a policy of the fire insurance of the company.
Chicago Title Insurance Company c/o McLean & Kerr Suite 2800, 130 Adelaide Street West Toronto, Ontario M5H 3P5	Title.
Chrysler Insurance Company 390 Brant Street Suite 308 Burlington, Ontario L7R 4J4	Property, Automobile, Surety, General Liability.

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
Chrysler Life Insurance Company of Canada 390 Brant Street Suite 308 Burlington, Ontario L7R 4J4	Discontinuing to allow existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance.
Chubb Insurance Company of Canada One Financial Place 16th Floor, 1 Adelaide Street East Toronto, Ontario M5C 2V9	Property, Automobile, Fidelity, Surety, General Liability, Boiler Accident & Sickness, Marine.
Citadel General Assurance Company (The) 1075 Bay Street Toronto, Ontario M5S 2W5	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Legal Expense.
Co-operators General Insurance Company Priory Square Guelph, Ontario N1H 6P8	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Legal Expense.
Co-operators Life Insurance Company 1920 College Avenue Regina, Saskatchewan S4P 1C4	Life, Accident & Sickness.
Colonia Life Insurance Company Colonia Place 2 St. Clair Avenue East Toronto, Ontario M4T 2V6	Life, Accident & Sickness.
Combined Insurance Company of America 7300 Warden Avenue Markham, Ontario L3R 0X3	Life, Accident & Sickness.
Commerce Group Insurance Company (The) 2450 West Girouard Street P.O. Box 1000 St. Hyacinthe, Quebec J2S 7C4	Property, Automobile, Liability, Fidelity, Surety, Boiler and Machinery, Accident and Sickness, Aircraft, Legal Expense, Hail
Commerce and Industry Insurance Company of Canada 145 Wellington Street West Toronto, Ontario M5J 1H8	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit.
Commercial Travelers Mutual Insurance Company 25 Princess Margaret Blvd. Etobicoke, Ontario M9A 1Z5	Accident & Sickness.

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
Commercial Union Assurance Company of Canada 100 Wellington Street W Commercial Union Tower Suite 1700 P.O. Box 441 Toronto, Ontario M5K 1L9	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit.
Commercial Union Assurance Company plc Suite 700, 350 Albert Street Ottawa, Ontario K1R 1A4	Property, Aircraft, Marine, Liability.
Commercial Union Life Assurance Company of Canada 300 Consilium Place Scarborough, Ontario M1H 3G2	Life, Accident & Sickness.
Commonwealth Insurance Company 1500 595 Burrard Street Vancouver BC V7X 1G4	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft, Marine.
Community Newspapers Reciprocal Insurance Exchange 1184 Speers Road Oakville, Ontario L6J 5A8	General Liability
CompCorp Life Insurance Company 1 Queen Street East Toronto, Ontario M5C 2X9	Life, accident and sickness, to the extent authorized by its incorporating instrument.
Confederation Life Insurance Company York Mills Centre, 15th Floor 4101 Yonge Street North York, Ontario M2P 1N6	Life, Accident & Sickness.
Connecticut General Life Insurance Company Suite 1400 250 Yonge Street Toronto Ontario M5B 2L7	Life, Accident & Sickness.
Constitution Insurance Company of Canada 500 University Avenue Toronto, Ontario M5G 1V9	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta.
Continental Assurance Company 105 Adelaide Street West Toronto, Ontario M5H 1P9	Life, Accident & Sickness.

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
Continental Casualty Company 105 Adelaide Street West Toronto, Ontario M5H 1P9	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Continental Insurance Company (The) 105 Adelaide Street West Toronto Ontario M5H 1P9	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft, Credit, Marine.
Coronation Insurance Company Limited 255 Dufferin Avenue London Ontario N6A 4K1	Discontinuing - to allow its existing contracts to run to maturity, to collect premiums and pay claims but not to undertake or renew contracts of insurance in the Province of Alberta.
Coseco Insurance Company Priory Square Guelph, Ontario N1H 6P8	Property, Automobile, General Liability.
Croatian Fraternal Union of America c/o Deloitte & Touche Suite 1400, BCE Place 181 Bay Street Toronto, Ontario M5J 2V1	Life, Accident & Sickness - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Crown Life Insurance Company 1901 Scarth Street P.O. Box 827 Regina, Saskatchewan S4P 3B1	Life, Accident & Sickness.
Crown Life Insurance Company of Canada 1901 Scarth Street P.O. Box 827 Regina, Saskatchewan S4P 3B1	Life, Accident & Sickness.
Cumis General Insurance Company 151 North Service Road P.O. Box 5065 Burlington, Ontario L7R 4C2	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness.
Cumis Life Insurance Company 151 North Service Road P.O. Box 5065 Burlington, Ontario L7R 4C2	Life, Accident & Sickness to the extent authorized by its Instruments of Incorporation.
Cuna Mutual Insurance Society 151 North Service Road P.O. Box 5065 Burlington, Ontario L7R 4C2	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
Desjardins-Laurentian Life Assurance Company Inc. 200 Avenue des Commandeurs Levis, Quebec G6V 6R2	Life, Accident & Sickness.
Dominion of Canada General Insurance Company (The) 165 University Avenue Toronto, Ontario M5H 3B9	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft.
Eagle Star Insurance Company Limited Suite 500 36 King Street Toronto, Ontario M5C 1E5	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Echelon General Insurance Company Priory Square Guelph, Ontario N1H 6P8	Accident and Sickness, Automobile, Credit, Fidelity, Liability, Property, Surety.
Ecclesiastical Insurance Office Public Limited Company Suite 502 2300 Yonge Street Toronto, Ontario M4P 1E4	Property, Automobile, General Liability, Boiler & Machinery, Fidelity.
Economical Mutual Insurance Company 111 Westmount Road South Waterloo, Ontario N2J 4S4	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident and Sickness.
Elite Insurance Company P.O. Box 5012 649 North Service Road West Burlington, Ontario L7R 4L5	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft, Marine.
Empire Life Insurance Company (The) 259 King Street East P.O. Box 1000 Kingston, Ontario K7L 3A8	Life, Accident & Sickness.
Employers Insurance of Wausau A Mutual Company Suite 201 3650 Victoria Park Avenue North York, Ontario M2H 3P7	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft, Marine.

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
Employers Reinsurance Corporation Suite 1402 Aetna Tower P.O. Box 311, 79 Wellington Street West Toronto, Ontario M5J 2M2	General Liability.
Equitable General Insurance Company (The) 2475 Laurier Boulevard Sillery, Quebec G1T 1C4	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Equitable Life Assurance Society of the United States (The) Suite 4000 1 Place Ville Marie Montreal, Quebec H3B 4M4	Life, Accident & Sickness.
Equitable Life Insurance Company of Canada (The) One Westmount Road North Waterloo, Ontario N2J 4C7	Life, Accident & Sickness.
Everest Insurance Company of Canada 40 King Street West, Suite 5001 P.O. Box 1004 Toronto, Ontario M5H 3Y2	Automobile, Aircraft, Boiler & Machinery, Credit, Fidelity, Hail, Liability, Property and Surety.
Federal Insurance Company 16th Floor, Adelaide Street East Toronto, Ontario M5C 2V9	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Marine.
Federated Insurance Company of Canada P.O. Box 5800 717 Portage Avenue Winnipeg, Manitoba R3C 3C9	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery.
Federated Life Insurance Company of Canada P.O. Box 5800 717 Portage Avenue Winnipeg, Manitoba R3C 3C9	Life, Accident & Sickness.

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
Federation Insurance Company of Canada 1000, De La Gauchetiere St. W. Suite 500 Montreal, Quebec H3B 4W5	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Marine.
First American Title Insurance Company 1290 Central Parkway West, Suite 801 Mississauga, Ontario L5C 4R3	Title
First Canadian Insurance Corporation 10727 - 82 Avenue Edmonton, Alberta T6E 2B1	Life, Accident & Sickness.
First National Insurance Company of America c/o Fasken Campbell Godfrey Toronto Dominion Bank Tower P.O. Box 20 Toronto, Ontario M5K 1N6	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
First North American Insurance Company 5650 Yonge Street North York, Ontario M2M 4G4	Property, Automobile.
Ford Life Insurance Company 1101 Nicholson Road, Unit 4 Newmarket, Ontario K3Y 7V1	`Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Foresters Indemnity Company 789 Don Mills Road Don Mills, Ontario M3C 1T9	`Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Forethought Life Insurance Company 3380 South Service Road Burlington, Ontario L7N 3J5	Life
GAN Canada Insurance Company P.O. Box 5012 649 North Service Road W. Burlington, Ontario L7R 4L5	Property, Boiler & Machinery, Hail, Accident & Sickness, Automobile, General Liability and Marine.

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
GAN General Insurance Company P.O. Box 5012 649 North Service Road W. Burlington, Ontario L7R 4L5	Property, Hail, Automobile, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine, Livestock, Weather, Guarantee, Surety, Fidelity and Credit.
General Accident Assurance Company of Canada (The) 2206 Eglinton Avenue East Scarborough, Ontario M1L 4S8	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft and Marine.
GE Capital Casualty Company, Canada 7495 132 Street, Suite 2023 Surrey B.C V3W 1J8	Boiler and machine limited to the Province of Alberta and Vehicle Warranty Insurance as defined by the classes of insurance Regulations of the Province of Alberta and Surety.
GE Capital Mortgage Insurance Company (Canada) 2300 Meadowvale Blvd. Mississauga, Ontario L5N 5P9	Mortgage Insurance
General Accident Assurance Company of Canada (The) 2600 The Exchange Tower 2 First Canadian Place; P.O. Box 410 Toronto, Ontario M5Y 1J1	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
General American Life Insurance Company Suite 2220 1501 McGill College Avenue Montreal Quebec H3A 3M8	Life, Accident & Sickness.
General Insurance Company of America c/o Fasken Campbell Godfrey Toronto Dominion Bank Tower P.O. Box 20 Toronto, Ontario M5K 1N6	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Gerling Global General Insurance Company 480 University Avenue Toronto, Ontario M5G 1V6	Aircraft, Automobile, Boiler & Machinery, Employers' Liability, Explosion, Fire, Guarantee, Inland Transportation, Inland Marine, Livestock, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, Weather, Workers' Compensation, Marine, Credit, and Surety.
Gerling Canada Insurance Company 480 University Avenue Toronto, Ontario M5G 1V6	Life, Accident & Sickness.

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
Gore Mutual Insurance Company 742 Dundas Street Cambridge, Ontario N1R 5T3	Fire, Aircraft, Automobile, Boiler & Machinery, Credit, Explosion, Forgery, Guarantee, Inland Transportation, Livestock, Personal Property, Plate Glass, Accident & Sickness, Real Property, Theft, Windstorm and in addition thereto Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather limited to the insurance of the same property as insured under a policy of fire of the company.
Grain Insurance and Guarantee Company Richardson Building 1240 One Lombard Place Winnipeg, Manitoba R3B 0V9	Property, Fidelity, Surety, General Liability.
Grand Orange Lodge of British America Benefit Fund (The) 94 Sheppard Avenue West Willowdale, Ontario M2N 1M5	Fraternal Life - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Great American Insurance Company Suite 2100, Scotia Plaza 40 King Street Toronto, Ontario M5H 3C2	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft, Marine.
Great-West Life Assurance Company (The) 799 Osborne Street North Winnipeg, Manitoba R3C 3A5	Life, Accident & Sickness.
Green Shield Canada 5001 Yonge Street Suite 1600 North York, Ontario M2N 6P5	Accident & Sickness
Guarantee Company of North America (The) 15th Floor Place du Canada Montreal, Quebec H3B 2R4	General Liability, Fidelity, Surety.
Guardian Insurance Company of Canada 181 University Avenue Toronto, Ontario M5H 3M7	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit, Marine, Legal Expense.

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
Halifax Insurance Company (The) 75 Eglinton Avenue East Toronto, Ontario M4P 3A4	Property, Hail, Automobile, Fidelity, Surety, General
Hanover Insurance Company (The) c/o Focus Group Inc. 36 King Street East, Suite 500 Toronto, Ontario M5C 1E5	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Hartford Fire Insurance Company 20 York Mills Road Willowdale, Ontario M2P 2C2	Property, Hail, Automobile, Fidelity, Surety, General
Hartford Insurance Company of Canada 20 York Mills Road Willowdale, Ontario M2P 2C2	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Hartford Life Insurance Company 3027 Harvester Road Burlington, Ontario L7N 3G9	Life, Accident and Sickness.
Hartford Life Insurance Company of Canada 20 Queen Street West Suite 1400 Harvester Road Burlington, Ontario M5H 2V3	Life, Accident & Sickness.
Healthcare Insurance Reciprocal of Canada #412, 4100 Yonge Street North York, Ontario M2P 2B5	Fidelity and Liability
Heritage General Insurance Company 2nd Floor, 401 Bay Street Toronto, Ontario M5H 2Y4	Accident and Sickness
Home Insurance Company (The) Suite 500 36 King Street East Toronto, Ontario M5C 1E5	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
Household Life Insurance Company 5100 Sherbrooke Street East Suite 100 Montreal, Quebec H1V 3M3	Life, Accident and Sickness
ICAROM Public Limited Company c/o Focus Group Inc. Suite 500, 36 King Street East Toronto, Ontario M5C 1E5	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Imperial Life Assurance Company of Canada (The) 7th Floor, 95 St. Clair Avenue West Toronto, Ontario M4V 1N7	Life, Accident & Sickness.
Independent Mutual Benefit Federation 316A Oakwood Avenue Toronto, Ontario M6E 2V7	Sickness, Funeral Benefits.
Independent Order of Foresters (The) 789 Don Mills Road Don Mills, Ontario M3C 1T9	Life, Accident & Sickness - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Industrial-Alliance Life Insurance Company 1080, Chemin St. Louis C.P. 1907, Succursale Terminus Sillery, Quebec G1K 7M3	Life, Accident and Sickness.
J. C. Penney Life Insurance Company 80 Tiverton Court Markham, Ontario L3R 0G4	Life and Accident & Sickness
Jevco Insurance Company Room 1150 2021 Union Avenue Montreal, Quebec H3A 2S9	Property, Automobile, Surety, General Liability.
Ingle Life & Health Assurance Company Suite 1200 438 University Avenue Toronto, Ontario M5G 2K8	Life, Accident and Sickness

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
John Alden Life Insurance Company c/o. J. W. Abbott 1003, 200 Tuxedo Blvd. Winnipeg, Manitoba R3P 0R3	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
John Hancock Mutual Life Insurance Company Suite 2800 130 Adelaide Street West Toronto, Ontario M5H 3P5	Life, Accident & Sickness limited to servicing policies issued prior to December 31, 1995 with exception of business arising from conversion of group policies to individual policies.
Jubilee Reciprocal Insurance Exchange 900 Midland Wawtyn Tower Edmonton Centre Edmonton, Alberta T5J 0Y2	Property.
Kingsway General Insurance Company 200, 5310 Explorer Drive Mississauga, Ontario L4W 5H8	Aircraft, Automobile, Fidelity, Liability, Marine, Property,
Knights of Columbus 257 Pinnacle Street Suite 400 Belleville, Ontario K8N 3B2	Fraternal Life - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Laurentian Life and Health Insurance Corporation (The) 500 Grande-Alle East Quebec, Quebec G1R 2J7	Life
Lawyers Title Insurance Corporation Suite 1700 65 Queen Street West Toronto, Ontario M5H 2M5	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Legacy General Insurance Company 80 Tiverton Court Markham, Ontario L3R OG4	Property, Accident and Sickness
Liberty Life Assurance Company of Boston 100, 675 Cochrane Drive Unionville, Ontario L3R 0S7	Life, Accident and Sickness.
Liberty Mutual Fire Insurance Company 675 Cochrane Drive Unionville, Ontario L3R 0S7	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft and Marine.

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
Liberty Mutual Insurance Company 100, 675 Cochrane Drive Unionville, Ontario L3R 0S7	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft and Marine.
Life Insurance Company of North America Suite 1400 250 Yonge Street East Toronto, Ontario M5C 2T6	Life, Accident & Sickness.
Life Insurance Company of Royal Bank of Canada 1100, 55 City Centre Drive Mississauga, ON L5B 1M3	Life, Accident & Sickness.
Life Investors Insurance Company of America c/o John Milnes & Associates 2nd Floor, 68 Scollard Street Toronto, Ontario M5R 1G2	Life, Accident and Sickness.
Lincoln National Life Insurance Company (The) Suite 1450, One Queen Street East P.O. Box 101 Toronto, Ontario M5C 2W5	Life, Accident & Sickness
Lombard General Insurance Company of Canada 105 Adelaide Street West Toronto, Ontario M5H 1P9	Property, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Surety, Credit and Marine.
Lombard Insurance Company 105 Adelaide Street West Toronto, Ontario M5H 1P9	Property, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Surety Credit and Marine.
London Assurance (The) Suite 630 48 Yonge Street Toronto, Ontario M5E 1G6	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft, Marine
London Guarantee Insurance Company 255 Dufferin Avenue London, Ontario N6A 4K1	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine, Legal.

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
London Life Insurance Company 255 Dufferin Avenue London, Ontario N6A 4K1	Life, Accident & Sickness.
London and Midland General Insurance Company 201 Queens Avenue London, Ontario N6A 1J1	Property, Automobile, Fidelity, Surety, Liability, Boiler & Machinery, Accident & Sickness, Legal Expense.
Lumbermen's Underwriting Alliance #500, 185 Dorval Avenue Dorval, Quebec H9S 5J9	Property, Boiler and Machinery
Lumbermens Mutual Casualty Company 320 Front Street West Toronto, Ontario M5V 3B6	Property, Automobile, Boiler & Machinery, Fidelity, Surety, General Liability.
Lutheran Life Insurance Society of Canada 470 Weber Street North Waterloo, Ontario N2J 4G4	Life, Accident & Sickness - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Manufacturers Life Insurance Company (The) 200 Bloor Street East Toronto, Ontario M4W 1E5	Life, Accident & Sickness.
Marine Indemnity Insurance Company of America Suite 1200 48 Yonge Street Toronto, Ontario M5E 1G6	Property, Marine, Liability.
Maritime Insurance Company Limited 60 Yonge Street Toronto, Ontario M5E 1H5	Marine, Inland Transportation, Property, Liability
Maritime Life Assurance Company (The) P.O. Box 1030 Halifax, Nova Scotia B3J 2X5	Life, Accident & Sickness.

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
Markel Insurance Company of Canada 7th Floor, 105 Adelaide Street West Toronto, Ontario M5H 1P9	Property, Hail, Automobile, Surety, General Liability, Boiler & Machinery, Aircraft, Marine, Fidelity.
Maryland Casualty Company Suite 4000 1 Place Ville Marie Montreal, Quebec H3B 4M4	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Massachusetts Mutual Life Insurance Company Suite 2800 130 Adelaide Street West Toronto, Ontario M5H 3P5	Life, Accident & Sickness.
Mennonite Mutual Insurance Co. (Alberta) Ltd. 76 Skyline Crescent N.E. Calgary, Alberta T2K 5X7	Automobile, Liability, Property and Fidelity
Metropolitan Life Insurance Company of Canada 1100, 99 Bank Street Ottawa, Ontario K1P 5A3	Life, Accident & Sickness.
Minnesota Life Insurance Company (The) Suite 2800 130 Adelaide Street West Toronto, Ontario M5H 3P5	Life.
Missisquoi Insurance Company (The) 50 Principale Street Frelighsburg, Quebec JOJ 1CO	Automobile
Mitsui Marine and Fire Insurance Company, Limited Suite 201 3650 Victoria Park Avenue North York, Ontario M2H 3P7	Property, Boiler and Machinery, Fidelity, Liability and Surety, Marine.
Mortgage Insurance Company of Canada (The) 1810 141 Adelaide Street West Toronto Ontario M5H 3L5	Fidelity, Surety, Mortgage

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
Motors Insurance Corporation Suite 400, 8500 Leslie Street P.O. Box 6000 Thornhill, Ontario L3T 4S5	Property, Automobile, Surety, General Liability, Fidelity, Boiler & Machinery.
Mutual Life Assurance Company of Canada (The) 227 King Street South Waterloo, Ontario N2J 4C5	Life, Accident & Sickness.
NAC Reinsurance Corporation 211, Consumers Road Suite 300 North York, Ontario M2JS 4G8	Property, Hail, Automobile, Accident & Sickness, Fidelity, Liability, Surety, Aircraft, Limited to reinsurance.
NN Life Insurance Company of Canada One Concorde Gate Don Mills, Ontario M3C 3N6	Life, Accident & Sickness.
National Fidelity Life Insurance Company Unit 1 1375 Hopkins Street Whitby, Ontario L1N 2C3	Life, Accident & Sickness.
National Life Assurance Company of Canada (The) 522 University Avenue Toronto, Ontario M5G 1Y7	Life, Accident & Sickness.
New Hampshire Insurance Company 145 Wellington Street West Toronto, Ontario M5J 1H8	Property, Automobile, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft.
New York Life Insurance Company 40 King Street West, Suite 2100 Toronto, Ontario M5H 3C2	Life, Accident & Sickness.
Niagara Fire Insurance Company 105 Adelaide Street West Toronto, Ontario M5H 1P9	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft, Credit, Marine.

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
Nippon Fire & Marine Insurance Company, Limited (The) Suite 500, 2206 Eglinton Avenue East Scarborough, Ontario M1L 4S8	Aircraft, Automobile, Boiler and Machinery, Fidelity Gener Liability, Marine, Inland Marine, Property, Surety
Non Marine Underwriters, Members of Lloyd's, London, England Suite 1540 1155 rue Metcalfe Montreal, Quebec H3B 2V6	Property, Automobile, Fidelity, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Legal Expense, Credit Marine and Hail.
North Waterloo Farmers Mutual Insurance Company 100 Erb Street East Waterloo, Ontario N2J 1L9	Boiler & Machinery, Hail, Liability, Property
North West Commercial Travellers Association of Canada (The) 28 Main Street S. P.O. Box 336 Winnipeg, Manitoba R3C 2H6	Life - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
North West Life Assurance Company of Canada (The) 800 - 1040 West Georgia Street Vancouver, British Columbia V6E 4H1	Life, Accident & Sickness.
Northern Indemnity, Inc. 2210, 120 Adelaide Street West Toronto, Ontario M5H 1T1	Fidelity & Surety
Norwich Union Life Insurance Company (Canada) 60 Yonge Street Toronto, Ontario M5E 1H5	Life
Norwich Union Life Insurance Society (The) 60 Yonge Street Toronto, Ontario M5E 1H5	Life.
Old Republic Insurance Company of Canada Box 557, 100 King Street West Hamilton, Ontario L8N 3K9	Property, Automobile, General Liability & Aircraft
Order of United Commercial Travelers of America (The) 901 Centre Street NW Room 300 Calgary, Alberta T2E 2P6	Accident & Sickness, Life - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws, Life
Pafco Insurance Company Limited Suite 300, 1243 Islington Avenue Etobicoke, Ontario M8X 2Y3	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit, Marine, Legal Expense.

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
Paul Revere Life Insurance Company P.O. Box 5044 5420 North Service Road Burlington, Ontario L7R 4C1	Life, Accident & Sickness.
Peace Hills General Insurance Company Suite 902 10011 - 109th Street Edmonton, Alberta T5J 1M1	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft, Credit, Title, Mortgage, Marine.
Penncorp Life Insurance Company 90 Dundas Street West Suite 400 Mississauga, Ontario L5B 2T5	Life, Accident and Sickness
Pennsylvania Life Insurance Company 90 Dundas Street West Mississauga, Ontario L5B 2T5	Life, Accident & Sickness.
Perth Insurance Company 111 Westmount Road South P.O. Box 2000 Waterloo, Ontario N2J 4S4	Automobile, General Liability, Property
Personal Insurance Company of Canada (The) La Personelle, compagnie d'assurance du Canada 5150 Spectrum Way, 3rd Floor Mississauga, Ontario L4W 5G8	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft, Legal Expense.
Phoenix Home Life Mutual Insurance Company Suite 2100, 40 King Street West Toronto, Ontario M5H 1B5	Life, Accident & Sickness.
Phoenix Insurance Company (The) 2100, 40 King Street West Toronto, Ontario M5H 3C2	Fire, Aircraft excluding insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof, Automobile, Boiler & Machinery, Earthquake, Explosion, Forgery, Guarantee, Inland Transportation, Property, Plate Glass, Theft and in addition thereto Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather and Windstorm limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Pierce National Life Insurance Company 402, 1770 W. 7th Avenue Vancouver, British Columbia V6J 4Y6	Life.

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
Pilot Insurance Company 90 Eglinton Avenue West Toronto, Ontario M4P 1E6	Fidelity, Surety.
Pool Insurance Company 1007, 220 Portage Avenue Winnipeg, Manitoba R3C 0A5	Property.
Portage La Prairie Mutual Insurance Company (The) 749 Saskatchewan Avenue East P.O. Box 340 Portage La Prairie, Manitoba R1N 3B8	Automobile, General Liability, Fire, Boiler excluding Machinery, Earthquake, Explosion, Inland Transportation, Limited Hail, Livestock, Personal Property, Plate Glass, Real Property, Sprinkler Leakage, Theft, Windstorm and in addition thereto Falling Aircraft, Impact by Vehicles, water Damage, Weather limited to the insurance of the same property as is the insured against the risk of fire under a policy of the company, Legal Expense Insurance.
Principal Mutual Life Insurance Company 68 Scollard Street 2nd Floor Toronto, ON M5H 1G2	Accident and Sickness, Life
Primerica Life Insurance Company of Canada, Suite 301, P.O. Box 2500, 350 Burnhamthorpe Road West Mississauga, Ontario L4T 4C2	Life, Accident and Sickness
Progressive Casualty Insurance Company 5th Floor 200 Yorkland Blvd. Willowdale, Ontario M2J 5C1	Automobile, General, Inland Marine, Property.
Progressive Casualty Insurance Company of Canada 5th Floor 200 Yorkland Blvd. Willowdale, Ontario M2J 5C1	Automobile, General, Inland Marine, Property.
Protection Mutual Insurance Company Ennisclare Office Centre Suite 810, 1275 North Service Road West Oakville, Ontario L6M 3G4	Property, General Liability, Boiler & Machinery, Fidelity, Surety and Marine.
Protective Insurance Company 68 Scollard Street Toronto, Ontario M5R 1G2	Automobile, Property and Liability
Provident Life and Accident Insurance Company 181 University Avenue Suite 1000 Toronto, Ontario M5H 3M7	Life, Accident and Sickness.

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
Provincial Health Authorities of Alberta Liability Protection Plan 44 Capital Boulevard 200, 10044-108 Street Edmonton, Alberta T5J 3S7	Liability
Prudential Insurance Company of America (The) 200 Consilium Place Scarborough, Ontario M1H 3E6	Life, Accident & Sickness, Aircraft limited to the business of reinsurance.
Prudential of America General Insurance Company (Canada) 200 Consilium Place Scarborough, Ontario M1H 3E6	Property, Automobile, General Liability.
Prudential of America Life Insurance Company (Canada) P.O. Box 4092 2300-200 Front Street West Toronto, Ontario M5V 3K6	Life, Accident & Sickness.
RGA Life Reinsurance Company of Canada Suite 1201 55 University Avenue Toronto, Ontario M5J 2H7	Life, Accident & Sickness, Limited to business of reinsurance.
Reliable Life Insurance Company 100 King Street West Box 557 Hamilton, Ontario L8N 3K9	Life, Accident & Sickness.
Reliance Insurance Company #1906, 200 King Street West Box 61 Toronto, Ontario M5H 3T4	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Royal & Sun Alliance Insurance Company of Canada 10 Wellington Street East Toronto, Ontario M5E 1L5	Property, Hail, Automobile, Fidelity, Surety, General Liabiltiy, Boiler & Machinery, Accident & Sickness, Aircraft, Marine and Legal.
Royal & Sun Alliance Life Insurance Company of Canada Limited 277 Lakeshore Road East Oakville, Ontario L6J 1H9	Life
Royal Maccabees Life Insurance Company Suite 906 100 Ouellette Avenue Windsor, Ontario N9A 6T3	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
SMDA Insurance Corporation #330, 3303 Hillsdale Street Regina, SK S4S 6W9	Accident and Sickness, Life
Safeco Insurance Company of America Fasken Campbell Godfrey Toronto Dominion Bank Tower P.O. Box 20 Toronto, Ontario M5K 1N6	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Saskatchewan Mutual Insurance Company 279 - 3rd Avenue North Saskatoon, Saskatchewan S7K 2H8	Property, Automobile, Boiler and Machinery, Fidelity, Liability
Scotia General Insurance Company 100 Yonge Street, Suite 400 Toronto, Ontario M5H 1H1	Accident and Sickness, Property, Legal Expense
Scotia Life Insurance Company c/o Scotia Insurance 100 Yonge Street, 4th Floor Toronto, Ontario M5H 1H1	Life, Accident & Sickness.
Scottish & York Insurance Co. Limited 2206 Eglinton Avenue East Scarborough, Ontario M1L 4S8	Property, Hail, Automobile, Fidelity, Surety, General Liability, Mortgage, Marine, Boiler excluding Machinery.
Seaboard Life Insurance Company 2165 West Broadway P.O. Box 5900 Vancouver, British Columbia V6B 5H6	Life, Accident & Sickness
Seaboard Surety Company of Canada Suite 1500 2 Bloor Street West Toronto, Ontario M4W 3E2	Property, Fidelity, Surety, General Liability, Marine.
Security Insurance Company of Hartford 155 University Avenue Suite 702 Toronto, Ontario M5H 3B7	Property, Automobile, General Liability, Accident & Sickness, Marine.
Security Life Insurance Company Limited #100, 1200 Sheppard Avenue East Willowdale, Ontario M2K 2S5	Life.

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
Security National Insurance Company 12th Floor 50 Place Cremazie Montreal, Quebec H2P 1B6	Property, Automobile, General Liability, Accident & Sickness.
Sentry Insurance A Mutual Company Suite 600, 133 Richmond Street West Toronto, Ontario M5H 2L3	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft.
Sons of Norway c/o Deloitte & Touche 2400, 700 - 2nd Street S.W. Calgary, Alberta T2P 0S7	Life, Sickness, Disability - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Sons of Scotland Benevolent Association Suite 411 90 Eglinton Avenue East Toronto, Ontario M4P 2Y3	Fraternal Life - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Sovereign General Insurance Company (The) 22nd Floor 855 - 2nd Street S.W. Calgary, Alberta T2P 4J8	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit.
St. Paul Fire and Marine Insurance Company P.O. Box 93 Suite 1200ity Avenue 121 King Street West Toronto, Ontario M5H 3T9	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft, Marine.
Standard Life Assurance Company (The) Room 206 1245 Sherbrooke Street West Montreal, Quebec H3G 1G3	Life, Accident & Sickness.
Standard Life Assurance Company of Canada (The) Room 206, 1245 Sherbrooke Street West Montreal, Quebec H3G 1G3	Life.
State Farm Fire and Casualty Company (The) Suite 102, 100 Consilium Place Scarborough, Ontario M1H 3G9	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft.

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
State Farm Life Insurance Company (The) Suite 102, 100 Consilium Place Scarborough, Ontario M1H 3G9	Life
State Farm Mutual Automobile Insurance Company Suite 102, 100 Consilium Place Scarborough, Ontario M1H 3G9	Automobile, Accident.
Stewart Title Guaranty Company 1200, 99 Metcalfe Street Ottawa, Ontario K1P 6L7	Title.
Sumitomo Marine and Fire Insurance Company Limited (The) 16th Floor, 1 Adelaide Street East Toronto, Ontario M5C 2V9	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, & Marine.
Sun Life Assurance Company of Canada 150 King Street West P.O. Box 4150, Station A Toronto, Ontario M5W 2C9	Life, Accident & Sickness.
TIG Insurance Company #600, 133 Richmond Street West Toronto, Ontario M5H 2L3	Property, Automobile, Boiler & Machinery, Fidelity, Surety, Liability, Accident & Sickness.
Temple Insurance Company 22nd Floor 390 Bay Street Toronto, Ontario M5H 2Y2	Accident and Sickness, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property, Surety.
Tokio Marine & Fire Insurance Company Limited (The) 105 Adelaide Street 3rd Floor Toronto, Ontario M5H 1P9	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Marine.
Toronto Dominion Life Insurance Company P.O. Box 1, 34th Floor TD Tower TD Centre Toronto, Ontario M5K 1A2	Life and Accident Sickness

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
Toronto Mutual Life Insurance Company 112 St. Clair Avenue West Toronto, Ontario M4V 2Y3	Life, Accident and Sickness.
Traders General Insurance Company 2206 Eglinton Avenue East Scarborough, Ontario M1L 4S8	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft, Marine, Legal Expense.
Trafalgar Insurance Company of Canada Suite 500 425 Bloor Street East Toronto, Ontario M4W 3R5	Property, Automobile, General Liability, Accident & Sickness.
Transamerica Life Insurance Company of Canada 300 Consilium Place Scarborough, Ontario M1H 3G2	Life, Accident and Sickness.
Transatlantic Reinsurance Company 145 Wellington Street West Toronto, Ontario M5J 1H8	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine limited to the business of reinsurance.
Transit Insurance Company 90 Eglinton Avenue East Suite 403 Toronto, Ontario M4P 3Y2	Property, Automobile, General Liability restricted to servicing existing policies.
Travelers Indemnity Company (The) 2100, 40 King Street West Toronto, Ontario M5H 3C2	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Travelers Insurance Company (The) Unit 4, 1101 Nicholson Road Newmarket, Ontario L3Y 7V1	Life, Accident excluding insurance against liability for loss or damage to property, insurance against liability for loss or damage to persons, caused by an aircraft, or the use or operation thereof, insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof and sickness.
UNUM Life Insurance Company of America Suite 2100, Scotia Plaza 40 King Street W. Toronto, Ontario M5H 1B5	Life, Accident & Sickness.

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
Ukrainian Mutual Benefit Association of Saint Nicholas of Canada 804 Selkirk Avenue Winnipeg, Manitoba R2W 2N6	Fraternal Life - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Ukrainian National Association Inc. One Eva Road Suite 402tario Etobicoke, Ontario M9C 4Z5	Fraternal Life, Personal Accident & Sickness - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
UAP-New Rotterdam Insurance Company P.O. Box 5012 649 North Service Road W. Burlington, Ontario L7R 4L5	Property, Hail, Automobile, Surety, General Liability, Fidelity. Limited to the servicing of existing policies.
Underwriters Reinsurance Company P.O. Box 20 Toronto Dominion Bank Tower Toronto Dominion Centre Toronto, Ontario M5K 1N6	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft on the condition that in the transaction of its business in Alberta, the company shall be known as "UNDERWRITERS INSURANCE COMPANY".
Unigard Security Insurance Company c/o Price Waterhouse & Co. 601 West Hastings Street Vancouver, British Columbia V6B 5A5	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Union Fidelity Life Insurance Company 7300 Warden Avenue Markham, Ontario L3R 0X3	Life, Accident & Sickness.
United American Insurance Company 1002, 145 King Street West Toronto, Ontario M5H 3X6	Life, Accident & Sickness.
Utica Mutual Insurance Company 36 King Street East, Suite 500 Toronto, Ontario M5C 1E5	Property, Automobile, Boiler & Machinery, Fidelity, Liability
Virginia Surety Company, Inc. 7300 Warden Avenue Markham, Ontario L3R 0X3	Automobile, Boiler & Machinery, Liability and Property

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
Voyageur Insurance Company Suite 403 44 Peel Centre Drive Brampton, Ontario L6T 4M8	Property, Accident and Sickness.
Waterloo Insurance Company 111 Westmount Road South P.O. Box 2000 Waterloo, Ontario N2J 4S4	Property, Automobile, General Liability
Wawanesa Life Insurance Company 191 Broadway Avenue Winnipeg, Manitoba R3C 3P1	Life, Accident & Sickness.
Wawanesa Mutual Insurance Company (The) 191 Broadway Avenue Winnipeg, Manitoba R3C 3P1	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Marine.
Wellington Insurance Company 2450 Girouard Street West St-Hyacinthe, Quebec J2S 3B3	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Westbury Canadian Life Insurance Company PO BOX 66 21 King Street West Hamilton, Ontario L8N 4W7	Life, Accident & Sickness.
Western Assurance Company 10 Wellington Street East Toronto, Ontario M5E 1L5	Property, Boiler & Machinery, Hail, Automobile, Fidelity, Surety, General Liability, Aircraft, Marine.
Western Life Assurance Company (The) 112 St. Clair Avenue W. Toronto, Ontario M4V 2Y3	Life, Accident and Sickness.
Western Surety Company Box 527 2000 - 1874 Scarth Regina, Saskatchewan S4P 2G8	Fidelity, Surety.

ALBERTA TREASURY
INSURANCE COMPANIES LICENSED 1998

NAME AND ADDRESS	CLASSES OF INSURANCE
Western Union Insurance Company 1500, 333 5th Avenue S.W. Calgary, Alberta T2P 4W7	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft, Credit, Marine, Livestock, Burglary, Forgery, Steam Boiler, Explosion, Employees Liability, Fire, Guarantee, Inland Marine, Plate Glass, Livestock, Property Damage, Public Liability, Sprinkler Leakage, Theft, Weather, Workman's' Compensation, Inland Transportation.
Women's Life Insurance Society P.O. Box 234 Sarnia, Ontario N7T 7H9	Fraternal Life - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Workers Benevolent Association of Canada 595 Pritchard Avenue Winnipeg, Manitoba R2W 2K4	Life, Disability - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Yasuda Fire and Marine Insurance Company Limited 2 First Canadian Place 12th Floor Toronto, Ontario M5X 1A8	Property, Automobile, Surety, Liability, Fidelity.
Zurich Indemnity Company of Canada Zurich Centre 400 University Avenue Toronto, Ontario M5G 1S7	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Zurich Insurance Company 400 University Avenue Toronto, Ontario M5G 1S7	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft, Marine, Accident & Sickness.
Zurich Life Insurance Company of Canada 2225 Sheppard Avenue East Willowdale, Ontario M2J 5C4	Life, Accident & Sickness.

ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY

Head Office - Edmonton, AB
Incorporated -1974
Commenced business in Alberta - 1974
Licensed in the Province of Alberta Only

OFFICERS

T. Bocock	Chairman of the Board
D. Hollands	President - Secretary and Chief Executive Officer
D. Smitten	Chief Financial Officer

DIRECTORS

W. Abbott	Red Deer, Alberta
T. Bocock	Edmonton, Alberta
K. Byers	Medicine Hat, Alberta
M. Casey	Calgary, Alberta
G. Clark	Edmonton, Alberta
J. Cosco	Edmonton, Alberta
W. G. Craig	Red Deer, Alberta
D. Gillespie	Valleyview, Alberta
B. Henderson	Calgary, Alberta
R. Herbert	Lethbridge, Alberta
J. Lemire	Medicine Hat, Alberta
R. F. Manuel	Medicine Hat, Alberta
B. Seely	Lethbridge, Alberta
E.J. Thompson	Calgary, Alberta
S. Warne	Medicine Hat, Alberta

AUDITORS

PricewaterhouseCooper , Edmonton, Alberta

ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY
STATEMENTS FOR THE YEAR ENDED DECEMBER 31,1998
BALANCE SHEET

	Current Year 1998 ($'000)	Prior Year 1997 ($'000)
Assets		
Investment income due and accrued	1,866	1,621
Term deposits expiring in one year or less	14,664	20,311
Investments		
Bonds and Debenture	127,942	98,636
Mortgage Loans	2,030	1,950
Preferred Shares	22,795	17,806
Common Shares	23,929	31,853
Total Investments	176,696	150,245
Receivables		
Agents and Brokers	231	150,245
Policyholders	8,836	7,307
Instalment Premiums	2,945	2,436
Other Insurers	960	215
Facility Association and the PRR	9,348	12,319
Subsidiaries and Affiliates	463	459
Income Taxes	4,055	-
Other Receivables	26	139
Recoverable from Reinsurers		
Unearned Premiums	2,260	1,988
Unpaid Claims and Adjustment Expenses	8,071	7,012
Other Assets	979	1,000
Deferred Policy Acquisition Expenses	4,293	3,914
Deferred Income Taxes	969	4,188
TOTAL ASSETS	236,662	213,154

ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY
BALANCE SHEET

	Current Year 1998 ($'000)	Prior Year 1997 ($'000)
Liabilities		
Overdrafts	1,242	966
Payables		
Policyholders	111	113
Other Insurers	923	837
Subsidiaries and Affiliates	66	418
Expenses due and accrued	846	609
Income Taxes due and accrued	-	294
Other Taxes due and accrued	4,891	5,673
Unearned Premiums	34,196	31,337
Unpaid Claims and Adjustment Expenses	127,155	117,691
Unearned Commissions	478	419
Other Liabilities	621	516
Total Liabilities	170,529	158,873
Capital, Surplus and Reserves		
Reserves Required	6,241	9,102
Capital Stock issued and paid	1,600	1,600
Earned Surplus	58,292	43,579
Capital, Surplus, General and Contingency Reserves	59,892	45,179
Total Capital, Surplus and Reserves	66,133	54,281
TOTAL LIABILITIES, CAPITAL, SURPLUS AND	236,662	213,154

ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY
STATEMENT OF INCOME

	Current Year 1998 ($'000)	Prior Year 1997 ($'000)
Underwriting Operations		
Premiums Written		
Direct	91,982	86,027
Reinsurance Ceded	7,521	6,304
Net Premiums Written	84,461	79,723
Decrease (increase) in Net Unearned Premiums	(2,587)	(2,188)
Net Premiums Earned	81,674	77,535
Service Charges	1,777	1,497
Total Underwriting Revenue	83,651	79,032
Net Claims and Adjustment Expenses	70,385	67,730
Acquisition Expenses		
Commissions	7,777	7,503
Taxes	2,664	2,505
General Expenses	6,201	5,474
Total Claims and Expenses	87,027	83,212
Underwriting Income (Loss)	(3,376)	(4,180)
Investment Operations		
Income	9,727	8,650
Recognized Gains (losses)	12,586	3,381
Expenses	380	357
Net Investment Income	21,933	11,674
Other Revenue and Expenses		
Other Revenue	496	1,022
Income (Loss) before Income Taxes and Extraordinary Items	19,053	8,516
Income Taxes		
Current	3,918	5,180
Deferred	3,219	(2,183)
Total Income Taxes	7,137	2,997
NET INCOME (LOSS) FOR THE YEAR	11,916	5,519

ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY
STATEMENT OF EARNED SURPLUS

	Current Year 1998 ($'000)	Prior Year 1997 ($'000)
Balance at beginning of year	43,579	40,552
Net income (loss) for the year	11,916	5,519
Dividends declared to shareholders	64	64
Decrease (Increase) in Reserves Required	2,861	(2,428)
Net increase (decrease) in earned surplus during the	14,713	3,027
Balance at end of year	58,292	43,579

CANADA WEST INSURANCE COMPANY

Head Office - Edmonton, AB
Incorporated - 1946
Commenced business in Alberta - 1946
Licensed in the Province of Alberta, British Columbia, Saskatchewan, Manitoba, NWT

OFFICERS

B. Addie	Vice President/Chief Financial Officer
M. J. Campitelli	Chief Financial Officer
S. Glickman	Secretary

DIRECTORS

B. J. Addie	Don Mills, Ontario
M. J. Campitelli	Mississauga, Ontario
H. de -Roquette-Buisson	Paris Cedex, France
J. C. Freimuller	Brussels, Belgium
M. Hall	Edmonton, Alberta
H. Hansmeyer	Gmund Tegernsee, Germany
D. Horsley	Toronto, Ontario
D. G. MacIntyre	Toronto, Ontario
D. P. Marks	Hartford, Connecticut
R. E. Maynard	Gormley, Ontario
L. M. Pollock	Edmonton, Alberta
P. M. Saffert	Novato California

AUDITORS

Ernst & Young, Toronto, Ontario

CANADA WEST INSURANCE COMPANY
STATEMENTS FOR THE YEAR ENDED DECEMBER 31,1998
BALANCE SHEET

	Current Year 1998 ($'000)	Prior Year 1997 ($'000)
Assets		
Cash	1,597	3,955
Investment income due and accrued	1,697	1,534
Term deposits expiring in one year or less	5,945	12,924
Investments		
Bonds and Debenture	111,731	101,679
Common Shares	4,796	4,568
Total Investments	116,527	106,247
Receivables		
Agents and Brokers	4,270	4,922
Instalment Premiums	17,096	13,274
Other Insurers	627	289
Facility Association and the PRR	10,077	11,869
Subsidiaries and Affiliates	10,290	5,531
Other Receivables	58	510
Recoverable from Reinsurers		
Unearned Premiums	9,679	6
Unpaid Claims and Adjustment Expenses	15,518	7,997
Other Assets	91	100
TOTAL ASSETS	193,472	169,158

CANADA WEST INSURANCE COMPANY
BALANCE SHEET

	Current Year 1998 ($'000)	Prior Year 1997 ($'000)
Liabilities		
Payables		
Agents and Brokers	824	1,519
Other Insurers	360	343
Subsidiaries and Affiliates	16,358	833
Expenses due and accrued	3,107	3,653
Income Taxes due and accrued	1,222	-
Other Taxes due and accrued	2,684	2,681
Unearned Premiums	35,224	31,989
Unpaid Claims and Adjustment Expenses	97,270	93,184
Other Liabilities	1,378	2,465
Total Liabilities	158,427	136,667
Capital, Surplus and Reserves		
Reserves Required	1,904	570
Capital Stock issued and paid	2,272	2,272
Contributed Surplus	28,833	28,833
Earned Surplus	2,036	816
Capital, Surplus, General and Contingency Reserves	33,141	31,921
Total Capital, Surplus and Reserves	35,045	32,491
TOTAL LIABILITIES, CAPITAL, SURPLUS AND	193,472	169,158

CANADA WEST INSURANCE COMPANY
STATEMENT OF INCOME

	Current Year 1998 ($'000)	Prior Year 1997 ($'000)
Underwriting Operations		
Premiums Written		
Direct	86,686	83,876
Reinsurance Ceded	21,933	2,309
Net Premiums Written	64,753	81,567
Decrease (increase) in Net Unearned Premiums	(1,130)	(5,944)
Net Premiums Earned	63,623	75,623
Total Underwriting Revenue	63,623	75,623
Net Claims and Adjustment Expenses	47,652	59,193
Acquisition Expenses		
Commissions	8,092	11,053
Taxes	2,915	2,347
Other	6,401	3,835
General Expenses	3,980	3,262
Total Claims and Expenses	69,040	79,690
Premium Deficiency Adjustments	-	(12)
Underwriting Income (Loss)	(5,417)	(4,055)
Investment Operations		
Income	6,889	6,308
Recognized Gains (losses)	1,692	841
Expenses	162	207
Net Investment Income	8,419	6,942
Other Revenue and Expenses		
Other Revenue	774	1,139
Income (Loss) before Income Taxes and Extraordinary Items	3,776	4,026
Income Taxes		
Current	1,222	-
Total Income Taxes	1,222	-
NET INCOME (LOSS) FOR THE YEAR	2,554	4,026

CANADA WEST INSURANCE COMPANY
STATEMENT OF EARNED SURPLUS

	Current Year 1998 ($'000)	Prior Year 1997 ($'000)
Balance at beginning of year	816	(2,900)
Net income (loss) for the year	2,554	4,026
Decrease (Increase) in Reserves Required	(1,334)	(310)
Net increase (decrease) in earned surplus during the	1,220	3,716
Balance at end of year	2,036	816

FIRST CANADIAN INSURANCE CORPORATION

Head Office - Edmonton, AB
Incorporated - 1987
Commenced business in Alberta - 1988
Licensed in the Province of Alberta, Saskatchewan and British Columbia, Prince Edward Island, New Brunswick, Ontario, Nova Scotia, Manitoba, Newfoundland, North West Territories

OFFICERS

D.H. Wheaton	Chairman
D.A. Wheaton	President
W.G. Wheaton	Vice President
R.W. Code	Chief Financial Officer & Secretary

DIRECTORS

S. D. Laird	Nanaimo, British Columbia
D .A. Wheaton	Edmonton, Alberta
D. J. Wheaton	Victoria, British Columbia
W. G. Wheaton	Edmonton, Alberta

AUDITORS

Deloitte & Touche

FIRST CANADIAN INSURANCE CORPORATION
STATEMENTS FOR THE YEAR ENDED DECEMBER 31,1998
BALANCE SHEET

	Current Year 1998 ($'000)	Prior Year 1997 ($'000)
Assets		
Cash	137	332
Short Term Investments	3,952	8,058
Accrued Investment Income	1,773	1,059
Accounts Receivable	4,211	5,307
Bonds and Debentures	21,032	22,967
Preferred and Common Shares	21,124	-
Goodwill and Other Assets	436	436
TOTAL ASSETS	52,665	38,159
Liabilities		
Net Actuarial Liabilities Under Insurance Policies and	13,773	10,052
Other Insurance Policy & Contract Liabilities	15,240	9,114
Accounts Payable	4,686	1,807
Other Liabilities	266	516
Deferred Income Taxes	7,723	7,100
TOTAL LIABILITIES	41,688	28,589
Shareholders' Equity		
Capital Stock	6,000	6,000
Contributed Surplus	1,000	1,000
Retained Earnings	3,977	2,570
Total Shareholders' Equity	10,977	9,470
TOTAL LIABILITIES AND EQUITY	52,665	38,159

FIRST CANADIAN INSURANCE CORPORATION
INCOME STATEMENT

	Current Year 1998 ($'000)	Prior Year 1997 ($'000)
Revenue		
Insurance Premiums	31,629	31,922
Net Investment Income	1,994	1,255
Other Revenue	2,280	1,222
Total Revenue	35,903	34,399
Policy Benefits and Expenses		
Policyholder Benefits		
Claims	3,681	3,522
Other	2,084	1,238
Net Changes to Policy Liabilities		
Insurance	3,721	(562)
Commissions	13,739	14,154
General Expenses and Taxes (excl. income taxes)	10,488	10,745
Total Benefits and Expenses	33,713	29,097
Net Income Before Income Tax	2,190	5,302
Provision for Income Taxes		
Current	160	147
Deferred	623	7,100
NET INCOME	1,407	(1,945)

STATEMENT OF RETAINED EARNINGS

Balance at beginning of year	2,570	4,515
Net Income	1,407	(1,945)
Balance at end of year	3,977	2,570

MENNONITE MUTUAL INSURANCE CO. (ALBERTA) LTD.

Head Office - Calgary, AB
Incorporated - 1960
Commenced business in Alberta - 1961
Licensed in the Province of Alberta Only

OFFICERS

D. Klassen	Chairman of the Board
J. T. Klassen	Vice Chariman
D. Neufeldt	Treasurer

DIRECTORS

A. Braun	LaCrete, Alberta
L. Esau	Linden, Alberta
H. Friesen	Calgary, Alberta
A. Harder	LaCrete, Alberta
J. Jansen	Hythe, Alberta
M. Klaassen	Spruce Grove, Alberta
D. Klassen	Coaldale, Alberta
J. T. Klassen	Coaldale, Alberta
W. Loeppky	Calgary, Alberta
D. Neufeldt	Calgary, Alberta
G. Pepneck	Vauxhall, Alberta
W. Stauffer	Didsbury, Alberta
R. Thiesen	Linden, Alberta

AUDITORS

Retzlaff & Wong, CA, Calgary, Alberta

MENNONITE MUTUAL INSURANCE CO. (ALBERTA) LTD.
STATEMENTS FOR THE YEAR ENDED DECEMBER 31,1998
BALANCE SHEET

	Current Year 1998 ($'000)	Prior Year 1997 ($'000)
Assets		
Cash	173	225
Investment income due and accrued	46	43
Term deposits expiring in one year or less	400	300
Investments		
Term deposits expiring in more than one year	100	-
Bonds and Debenture	2,983	2,716
Mortgage Loans	128	172
Common Shares	365	325
Other investments	705	698
Total Investments	4,280	3,911
Receivables		
Policyholders	9	5
Other Insurers	10	14
Recoverable from Reinsurers		
Other Assets	13	11
TOTAL ASSETS	4,931	4,509

MENNONITE MUTUAL INSURANCE CO. (ALBERTA) LTD.
BALANCE SHEET

	Current Year 1998 ($'000)	Prior Year 1997 ($'000)
Liabilities		
Payables		
Other Insurers	5	-
Expenses due and accrued	47	41
Income Taxes due and accrued	12	12
Unearned Premiums	30	27
Unpaid Claims and Adjustment Expenses	22	38
Total Liabilities	116	118
Capital, Surplus and Reserves		
Reserves Required	58	42
Earned Surplus	4,758	4,350
Capital, Surplus, General and Contingency Reserves	4,758	4,350
Total Capital, Surplus and Reserves	4,816	4,392
TOTAL LIABILITIES, CAPITAL, SURPLUS AND	4,932	4,509

MENNONITE MUTUAL INSURANCE CO. (ALBERTA) LTD.
STATEMENT OF INCOME

	Current Year 1998 ($'000)	Prior Year 1997 ($'000)
Underwriting Operations		
Premiums Written		
Direct	1,355	1,269
Reinsurance Assumed	512	393
Reinsurance Ceded	921	842
Net Premiums Written	947	820
Decrease (increase) in Net Unearned Premiums	(3)	(2)
Net Premiums Earned	944	818
Total Underwriting Revenue	944	818
Net Claims and Adjustment Expenses	468	371
Acquisition Expenses		
Commissions	120	106
Taxes	41	38
General Expenses	400	360
Total Claims and Expenses	789	663
Underwriting Income (Loss)	155	155
Investment Operations		
Income	257	246
Recognized Gains (losses)	50	43
Net Investment Income	306	289
Other Revenue and Expenses		
Income (Loss) from Ancillary Operations	289	-
Income (Loss) before Income Taxes and Extraordinary	462	444
Income Taxes		
Current	38	38
Total Income Taxes	38	38
NET INCOME (LOSS) FOR THE YEAR	424	406

MENNONITE MUTUAL INSURANCE CO. (ALBERTA) LTD.
STATEMENT OF EARNED SURPLUS

	Current Year 1998 ($'000)	Prior Year 1997 ($'000)
Balance at beginning of year	4,350	3,838
Net income (loss) for the year	424	405
Decrease (Increase) in Reserves Required	(16)	(106)
Net increase (decrease) in earned surplus during the	408	512
Balance at end of year	4,758	4,350

PEACE HILLS GENERAL INSURANCE COMPANY

Head Office - Edmonton, Alberta
Incorporated - 1957
Commenced business in Alberta - 1957
Licensed in the Province of Albert, Manitoba, British Columbia, Saskatchewan, North West Territories

OFFICERS

D. Strashok	President, Chief Executive Officer
J. Morgan	Vice President & Chief Financial Officer
D. Leonard	Secretary

DIRECTORS

V. Bruno	Hobbema, Alberta
F. Buffalo	Hobbema, Alberta
J. Crier	Hobbema, Alberta
L. Culknife	Hobbema, Alberta
J. Koziak	Edmonton, Alberta
D. Leonard	Edmonton, Alberta
F. Luby	Edmonton, Alberta
L. Saddleback	Hobbema, Alberta
R. Saddleback	Hobbema, Alberta
V. Saddleback, Jr.	Hobbema, Alberta
D. Strashok	Edmonton, Alberta
T. Swampy	Hobbema, Alberta

AUDITORS

KPMG, External Auditor, Edmonton, Alberta

PEACE HILLS GENERAL INSURANCE COMPANY
STATEMENTS FOR THE YEAR ENDED DECEMBER 31,1998
BALANCE SHEET

	Current Year 1998 ($'000)	Prior Year 1997 ($'000)
Assets		
Cash	790	3,198
Investment income due and accrued	460	467
Term deposits expiring in one year or less	5,987	6,027
Investments		
Bonds and Debenture	35,786	31,235
Common Shares	6,861	5,896
Total Investments	42,647	37,131
Receivables		
Agents and Brokers	3,224	3,341
Instalment Premiums	8,445	7,628
Other Insurers	516	-
Facility Association and the PRR	5,295	6,565
Other Receivables	585	507
Recoverable from Reinsurers		
Unearned Premiums	7,785	7,168
Unpaid Claims and Adjustment Expenses	20,486	20,089
Other Assets	798	707
Deferred Policy Acquisition Expenses	3,977	3,643
Deferred Income Taxes	597	968
TOTAL ASSETS	101,592	97,459

PEACE HILLS GENERAL INSURANCE COMPANY
BALANCE SHEET

	Current Year 1998 ($'000)	Prior Year 1997 ($'000)
Liabilities		
Payables		
Agents and Brokers	1,084	963
Other Insurers	1,073	2,239
Expenses due and accrued	195	171
Income Taxes due and accrued	750	501
Other Taxes due and accrued	1,747	1,631
Unearned Premiums	26,948	25,253
Unpaid Claims and Adjustment Expenses	53,324	51,578
Other Liabilities	1,161	1,679
Total Liabilities	86,282	84,015
Capital, Surplus and Reserves		
Reserves Required	930	784
Capital Stock issued and paid	2,000	2,000
Contributed Surplus	9,362	9,512
Earned Surplus	3,018	1,148
Capital, Surplus, General and Contingency Reserves	14,380	12,660
Total Capital, Surplus and Reserves	153,310	13,444
TOTAL LIABILITIES, CAPITAL, SURPLUS AND	101,592	97,459

PEACE HILLS GENERAL INSURANCE COMPANY
STATEMENT OF INCOME

	Current Year 1998 ($'000)	Prior Year 1997 ($'000)
Underwriting Operations		
Premiums Written		
Direct	58,116	54,051
Reinsurance Ceded	19,590	18,350
Net Premiums Written	38,526	35,701
Decrease (increase) in Net Unearned Premiums	(1,078)	(1,647)
Net Premiums Earned	37,448	34,054
Service Charges	674	611
Total Underwriting Revenue	38,122	34,665
Net Claims and Adjustment Expenses	25,433	25,140
Acquisition Expenses		
Commissions	4,033	4,457
Taxes	1,724	1,430
General Expenses	6,342	5,575
Total Claims and Expenses	37,532	36,602
Underwriting Income (Loss)	590	(1,937)
Investment Operations		
Income	2,520	2,220
Recognized Gains (losses)	79	2,231
Expenses	146	137
Net Investment Income	2,453	4,314
Other Revenue and Expenses		
Other Revenue	563	705
Income (Loss) before Income Taxes and Extraordinary	3,606	3,082
Income Taxes		
Current	1,199	1,088
Deferred	391	267
Total Income Taxes	1,590	1,355
NET INCOME (LOSS) FOR THE YEAR	2,016	1,727

PEACE HILLS GENERAL INSURANCE COMPANY
STATEMENT OF EARNED SURPLUS

	Current Year 1998 ($'000)	Prior Year 1997 ($'000)
Balance at beginning of year	1,148	(475)
Net income (loss) for the year	2,016	1,727
Decrease (Increase) in Reserves Required	(146)	(104)
Net increase (decrease) in earned surplus during the	1,870	1,623
Balance at end of year	3,018	1,148

WESTERN UNION INSURANCE COMPANY

Head Office - Calgary, AB
Incorporated -1940
Commenced business in Alberta - 1940
Licensed in the Province of Alberta, Saskatchewan, British Columbia, Nova Scotia, Yukon, North West Territories

OFFICERS

D. A. Iles	President/Chief Executive Officer
D. Vincent	Vice President
Y. Brouillette	Chief Financial Officer
F. Gunette	Secretary

DIRECTORS

A. Benoit	St. Hyacinthe, Quebec
Y. Brouillette	Ville de Lac, Brome, Quebec
M. V. Cunningham	Marietta, Georgia
I. E. H. Duvar	Halifax, Nova Scotia
R. G. Hilliard	Atlanta, Georgia
D. A. Iles	Calagary, Alberta
D. K. Lough	Markham, Ontario
R . F. Phillips	Calgary, Alberta

AUDITORS

Ernst Young, Toronto, Ontario

WESTERN UNION INSURANCE COMPANY
STATEMENTS FOR THE YEAR ENDED DECEMBER 31,1998
BALANCE SHEET

	Current Year 1998 ($'000)	Prior Year 1997 ($'000)
Assets		
Cash	(14,302)	(1,776)
Investment income due and accrued	1,918	1,382
Term deposits expiring in one year or less	17,670	9,307
Investments		
Bonds and Debenture	127,525	69,740
Mortgage Loans	16,801	7,928
Preferred Shares	101,470	127,736
Common Shares	51,951	44,363
Total Investments	297,747	249,767
Receivables		
Agents and Brokers	17,773	18,026
Policyholders	828	687
Instalment Premiums	27,500	22,417
Other Insurers	298	340
Facility Association and the PRR	13,589	15,697
Subsidiaries and Affiliates	2,042	494
Income Taxes	2,474	-
Other Receivables	136	105
Recoverable from Reinsurers		
Unearned Premiums	26,179	25,308
Unpaid Claims and Adjustment Expenses	35,477	25,753
Other Assets	1,778	2,003
TOTAL ASSETS	431,107	369,510

WESTERN UNION INSURANCE COMPANY
BALANCE SHEET

	Current Year 1998 ($'000)	Prior Year 1997 ($'000)
Liabilities		
Payables		
Other Insurers	837	535
Subsidiaries and Affiliates	2,267	2,651
Expenses due and accrued	15,017	12,675
Income Taxes due and accrued	-	2,405
Other Taxes due and accrued	5,866	5,101
Unearned Premiums	95,702	86,384
Unpaid Claims and Adjustment Expenses	188,491	159,058
Premium Deficiency	5,318	4,560
Other Liabilities	1,605	1,605
Total Liabilities	315,103	274,974
Deferred Income Taxes	5,403	735
Capital, Surplus and Reserves		
Reserves Required	3,572	2,160
Capital Stock issued and paid	17,750	17,750
Contributed Surplus	21,700	21,700
Earned Surplus	67,579	52,191
Capital, Surplus, General and Contingency Reserves	107,029	91,641
Total Capital, Surplus and Reserves	110,601	93,901
TOTAL LIABILITIES, CAPITAL, SURPLUS AND	431,107	369,510

WESTERN UNION INSURANCE COMPANY
STATEMENT OF INCOME

	Current Year 1998 ($'000)	Prior Year 1997 ($'000)
Underwriting Operations		
Premiums Written		
Direct	245,165	225,350
Reinsurance Ceded	32,517	63,591
Net Premiums Written	212,648	161,759
Decrease (increase) in Net Unearned Premiums	(8,448)	(1,629)
Total Underwriting Revenue	204,200	160,130
Net Claims and Adjustment Expenses	137,188	104,217
Acquisition Expenses		
Commissions	36,739	24,411
Taxes	8,164	7,413
Other	10,671	10,154
General Expenses	12,226	10,230
Total Claims and Expenses	204,988	156,425
Premium Deficiency Adjustments	758	113
Underwriting Income (Loss)	(1,546)	3,592
Investment Operations		
Income	17,733	15,159
Recognized Gains (losses)	7,016	13,560
Expenses	485	582
Net Investment Income	24,264	28,137
Other Revenue and Expenses		
Other Revenue	1,123	1,760
Income (Loss) before Income Taxes and Extraordinary	23,841	33,489
Income Taxes		
Current	2,374	7,404
Deferred	4,667	4,307
Total Income Taxes	7,041	11,711
NET INCOME (LOSS) FOR THE YEAR	16,800	21,778

WESTERN UNION INSURANCE COMPANY
STATEMENT OF EARNED SURPLUS

	Current Year 1998 ($'000)	Prior Year 1997 ($'000)
Balance at beginning of year	52,191	28,513
Net income (loss) for the year	16,800	21,778
Decrease (Increase) in Reserves Required	(1,412)	1,900
Net increase (decrease) in earned surplus during the	15,388	23,678
Balance at end of year	67,579	52,191

Abstract of The Returns of Companies Transacting

LIFE INSURANCE - DIRECT PREMIUMS WRITTEN

in the Province of Alberta - 1999

Name of Company	Insurance Premiums			Consideration for Annuities			GrandTotal
	Ordinary $'000	Group $'000	Total $'000	Ordinary $'000	Group $'000	Total $'000	$'000
AEGIS Insurance Corporation	-	35	35	-	-	-	35
Aetna Life Insurance Company	5	43	48	-	-	-	48
Aetna Life Insurance Company of Canada	23,412	8,511	31,923	304	-	304	32,227
AIG Life Insurance Company of Canada	1,418	-	1,418	-	-	-	1,418
Allianz Life Insurance Company of North America	-	369	369	-	-	-	369
American Bankers Life Assurance Company of Florida	-	10,200	10,200	-	-	-	10,200
American Income Life Insurance Company	1,908	-	1,908	-	-	-	1,908
Balboa Life Insurance Company	130	1,356	1,486	-	-	-	1,486
Blue Cross Life Insurance Company of Canada	42	2,418	2,460	-	-	-	2,460
Canada Life Assurance Company (The)	59,653	50,467	110,120	9,524	9,217	18,741	128,861
Canadian Premier Life Insurance Co.	-	1,654	1,654	-	-	-	1,654
CIBC Life Insurance Company Limited	736	8,267	9,003	-	-	-	9,003
CIGNA Life Insurance Company of Canada	56	579	635	-	-	-	635
Clarica Life Insurance Company	66,641	24,866	91,507	23,697	19,346	43,043	134,550
CNA Life Insurance Company of Canada	618	-	618	-	-	-	618
Combined Insurance Company of America	11	-	11	-	-	-	11
Commercial Union Life Assurance Company of Canada	5,889	638	6,527	733	-	733	7,260
Concordia Life Insurance Company	4,321	-	4,321	116	-	116	4,437
Connecticut General Life Insurance Company	46	6	52	-	-	-	52
Continental Assurance Company	85	86	171	-	-	-	171
Crown Life Insurance Company	3,111	3,633	6,744	56	2,211	2,267	9,011
CT Financial Assurance Company	2	6,839	6,841	-	-	-	6,841
Cumis Life Insurance Company	58	5,793	5,851	-	695	695	6,546
Cuna Mutual Insurance Society	38	-	38	-	-	-	38
Desjardins-Laurentian Life Assurance Company Inc.	162	379	541	10	41	51	592
Empire Life Insurance Company (The)	5,616	151	5,767	4,983	308	5,291	11,058
Equitable Life Assurance Society of the United States (The)	2	-	2	-	-	-	2
Equitable Life Insurance Company of Canada (The)	9,674	1,011	10,685	1,741	345	2,086	12,771
Federated Life Insurance Company of Canada	1,715	313	2,028	-	-	-	2,028
First Canadian Insurance Corporation	-	9,211	9,211	-	-	-	9,211
Forethought Life Insurance Company	244	-	244	-	-	-	244
General American Life Insurance Company	-	80	80	-	-	-	80
Great-West Life Assurance Company (The)	36,091	43,800	79,891	2,777	5,807	8,584	88,475
Hartford Life Insurance Company	-	1	1	-	-	-	1
Hartford Life Insurance Company of Canada	837	-	837	135	3,222	3,357	4,194
Household Life Insurance Company	-	410	410	-	-	-	410

Abstract of The Returns of Companies Transacting

LIFE INSURANCE - DIRECT PREMIUMS WRITTEN

in the Province of Alberta - 1999

Name of Company	Insurance Premiums			Consideration for Annuities			
	Ordinary	Group	Total	Ordinary	Group	Total	GrandTotal
	$'000	$'000	$'000	$'000	$'000	$'000	$'000
Imperial Life Assurance Company of Canada (The)	13,237	1,567	14,804	1,802	564	2,366	17,170
Industrial Alliance Life Insurance Company	174	47	221	20	26	46	267
John Hancock Mutual Life Insurance Company	12	-	12	-	3	3	15
Laurentian Life and Health Insurance Corporation (The)	35	-	35	1	-	1	36
Liberty Life Assurance Company of Boston	309	50	359	-	-	-	359
Life Insurance Company of North America	-	10	10	-	-	-	10
Life Investors Insurance Company of America	-	5,275	5,275	-	-	-	5,275
London Life Insurance Company	98,797	10,675	109,472	16,893	(2,206)	14,687	124,159
Manufacturers Life Insurance Company (The)	75,034	18,142	93,176	53,699	16,161	69,860	163,036
Maritime Life Assurance Company (The)	23,999	4,852	28,851	5,926	572	6,498	35,349
Metropolitan Life Insurance Company	9,064	5,185	14,249	857	411	1,268	15,517
Minnesota Life Insurance Company	23	1	24	-	-	-	24
National Bank Life Insurance Company	-	117	117	-	-	-	117
National Fidelity Life Insurance Company	2	-	2	-	-	-	2
National Life Assurance Company of Canada (The)	17,299	795	18,094	1,442	43,618	45,060	63,154
New York Life Insurance Company	128	167	295	-	-	-	295
NN Life Insurance Company of Canada	20,470	-	20,470	1,984	-	1,984	22,454
North West Life Assurance Company of Canada (The)	4,079	-	4,079	850	-	850	4,929
Norwich Union Life Insurance Company (Canada)	3,810	-	3,810	16	151	167	3,977
Paul Revere Life Insurance Company	5	395	400	1	-	1	401
Penn Mutual Life Insurance Company (The)	8	-	8	-	-	-	8
Penncorp Life Insurance Company	1,306	-	1,306	41	-	41	1,347
Pennsylvania Life Insurance Company	665	4	669	32	8	40	709
Pierce National Life Insurance Company	2,939	-	2,939	50	-	50	2,989
Primerica Life Insurance Company of Canada	14,441	-	14,441	1	-	1	14,442
Principal Life Insurance Company	13	-	13	-	-	-	13
Prudential Insurance Company of America (The)	295	1,261	1,556	-	(36)	(36)	1,520
Prudential of America Life Insurance Company (Canada)	34,254	-	34,254	1,435	-	1,435	35,689
RBC Life Insurance Company	4	83	87	-	-	-	87
Reliable Life Insurance Company	796	-	796	-	-	-	796
Royal & Sun Alliance Life Insurance Company of Canada	12,358	-	12,358	619	-	619	12,977
Royal Maccabees Life Insurance Company	1	-	1	-	-	-	1
Seaboard Life Insurance Company	8,158	8,552	16,710	2,975	-	2,975	19,685
Standard Life Assurance Company (The)	14,276	22	14,298	18,330	13,874	32,204	46,502
State Farm Life Insurance Company (The)	2,981	44	3,025	1,403	-	1,403	4,428
Sun Life Assurance Company of Canada	50,670	42,082	92,752	15,628	10,803	26,431	119,183

Abstract of The Returns of Companies Transacting

LIFE INSURANCE - DIRECT PREMIUMS WRITTEN

in the Province of Alberta - 1999

Name of Company	Insurance Premiums			Consideration for Annuities			GrandTotal
	Ordinary	Group	Total	Ordinary	Group	Total	
	$'000	$'000	$'000	$'000	$'000	$'000	$'000
Toronto Dominion Life Insurance Company	73	22	95	-	-	-	95
Toronto Mutual Life Insurance Company	690	-	690	8	-	8	698
Transamerica Life Insurance Company of Canada	17,324	-	17,324	1,767	-	1,767	19,091
United American Insurance Company	51	-	51	-	-	-	51
UNUM Life Insurance Company of America	8	385	393	-	-	-	393
Wawanesa Life Insurance Company	3,717	450	4,167	4,095	-	4,095	8,262
Westbury Canadian Life Insurance Company	8,666	113	8,779	1,960	-	1,960	10,739
Western Life Assurance Company (The)	436	-	436	-	-	-	436
Zurich Life Insurance Company of Canada	6,442	724	7,166	47	297	344	7,510
TOTAL	669,570	282,136	951,706	175,958	125,438	301,396	1,253,102

Abstract of The Returns of Companies Transacting

LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS

in the Province of Alberta - 1999

Name of Company		Death Claims $'000	Disability Claims $'000	Matured Endowment $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	Grand Total $'000
Aetna Life Insurance Company	INSURANCE	213	-	-	-	-	16	229
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	213	-	-	-	-	16	229
Aetna Life Insurance Company of Canada	INSURANCE	9,740	-	27	-	1,598	1,326	12,691
	ANNUITY	95	-	-	5,570	15,422	-	21,087
	TOTAL	9,835	-	27	5,570	17,020	1,326	33,778
AIG Life Insurance Company of Canada	INSURANCE	2,651	-	-	-	9	-	2,660
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	2,651	-	-	-	9	-	2,660
Allianz Life Insurance Company of North America	INSURANCE	203	-	5	-	58	-	266
	ANNUITY	-	-	-	115	-	-	115
	TOTAL	203	-	5	115	58	-	381
American Bankers Life Assurance Company of Florida	INSURANCE	1,011	-	-	-	-	-	1,011
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	1,011	-	-	-	-	-	1,011
American Income Life Insurance Company	INSURANCE	121	-	-	-	41	-	162
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	121	-	-	-	41	-	162
Balboa Life Insurance Company	INSURANCE	365	-	-	-	-	-	365
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	365	-	-	-	-	-	365
Blue Cross Life Insurance Company of Canada	INSURANCE	1,278	-	-	-	-	-	1,278
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	1,278	-	-	-	-	-	1,278
Canada Life Assurance Company (The)	INSURANCE	32,602	-	391	-	12,442	15,607	61,042
	ANNUITY	977	-	-	20,182	39,560	6	60,725
	TOTAL	33,579	-	391	20,182	52,002	15,613	121,767
Canadian Premier Life Insurance Co.	INSURANCE	419	-	-	-	-	-	419
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	419	-	-	-	-	-	419
CIBC Life Insurance Company Limited	INSURANCE	4,138	-	-	-	-	-	4,138
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	4,138	-	-	-	-	-	4,138
CIGNA Life Insurance Company of Canada	INSURANCE	65	-	-	-	-	-	65
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	65	-	-	-	-	-	65
Clarica Life Insurance Company	INSURANCE	24,642	156	312	-	4,881	25,780	55,771
	ANNUITY	5,471	-	-	29,722	81,447	7	116,647
	TOTAL	30,113	156	312	29,722	86,328	25,787	172,418
CNA Life Insurance Company of Canada	INSURANCE	(3)	-	-	-	-	-	(3)
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	(3)	-	-	-	-	-	(3)
Combined Insurance Company of America	INSURANCE	190	-	-	-	25	164	379
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	190	-	-	-	25	164	379

Abstract of The Returns of Companies Transacting

LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS

in the Province of Alberta - 1999

Name of Company		Death Claims $'000	Disability Claims $'000	Matured Endowment $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	Grand Total $'000
Commercial Union Life Assurance Company of Canada	INSURANCE	501	-	-	-	224	286	1,011
	ANNUITY	46	-	-	710	1,273	6	2,035
	TOTAL	547	-	-	710	1,497	292	3,046
Concordia Life Insurance Company	INSURANCE	295	-	-	-	38	4	337
	ANNUITY	-	-	-	1,392	701	-	2,093
	TOTAL	295	-	-	1,392	739	4	2,430
Connecticut General Life Insurance Company	INSURANCE	1	-	-	-	-	5	6
	ANNUITY	-	-	-	11	-	-	11
	TOTAL	1	-	-	11	-	5	17
Continental Assurance Company	INSURANCE	7	-	-	-	-	-	7
	ANNUITY	-	-	-	1	-	-	1
	TOTAL	7	-	-	1	-	-	8
Crown Life Insurance Company	INSURANCE	2,591	1	76	-	512	531	3,711
	ANNUITY	1	-	-	1,990	7,135	4	9,130
	TOTAL	2,592	1	76	1,990	7,647	535	12,841
CT Financial Assurance Company	INSURANCE	2,407	-	-	-	-	-	2,407
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	2,407	-	-	-	-	-	2,407
Cumis Life Insurance Company	INSURANCE	1,633	10	-	-	11	160	1,814
	ANNUITY	11	-	-	130	1,253	-	1,394
	TOTAL	1,644	10	-	130	1,264	160	3,208
Cuna Mutual Insurance Society	INSURANCE	16	-	12	-	-	17	45
	ANNUITY	-	-	-	-	10	1	11
	TOTAL	16	-	12	-	10	18	56
Desjardins-Laurentian Life Assurance Company Inc.	INSURANCE	96	-	-	-	9	18	123
	ANNUITY	-	-	-	329	53	-	382
	TOTAL	96	-	-	329	62	18	505
Empire Life Insurance Company (The)	INSURANCE	1,608	-	62	-	911	621	3,202
	ANNUITY	395	-	-	1,735	11,079	3	13,212
	TOTAL	2,003	-	62	1,735	11,990	624	16,414
Equitable Life Assurance Society of the United States (The)	INSURANCE	-	-	-	-	-	3	3
	ANNUITY	-	-	-	26	-	-	26
	TOTAL	-	-	-	26	-	3	29
Equitable Life Insurance Company of Canada (The)	INSURANCE	1,458	4	50	-	1,507	986	3,985
	ANNUITY	155	-	-	3,231	6,631	3	10,020
	TOTAL	1,613	4	50	3,231	8,138	989	14,005
Federated Life Insurance Company of Canada	INSURANCE	491	6	-	-	470	-	967
	ANNUITY	26	-	-	-	194	-	220
	TOTAL	517	6	-	-	664	-	1,187
First Canadian Insurance Corporation	INSURANCE	469	-	-	-	-	-	469
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	469	-	-	-	-	-	469
Forethought Life Insurance Company	INSURANCE	62	-	-	-	-	-	62
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	62	-	-	-	-	-	62

Abstract of The Returns of Companies Transacting

LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS

in the Province of Alberta - 1999

Name of Company		Death Claims $'000	Disability Claims $'000	Matured Endowment $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	Grand Total $'000
General American Life Insurance Company	INSURANCE	5	-	-	-	-	-	5
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	5	-	-	-	-	-	5
Great-West Life Assurance Company (The)	INSURANCE	37,432	-	391	-	5,054	17,060	59,937
	ANNUITY	2,636	-	-	30,518	38,213	57	71,424
	TOTAL	40,068	-	391	30,518	43,267	17,117	131,361
Hartford Life Insurance Company of Canada	INSURANCE	756	-	3	-	152	77	988
	ANNUITY	-	-	-	383	42	7	432
	TOTAL	756	-	3	383	194	84	1,420
Household Life Insurance Company	INSURANCE	244	-	-	-	-	-	244
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	244	-	-	-	-	-	244
Imperial Life Assurance Company of Canada (The)	INSURANCE	3,106	105	86	-	3,705	1,145	8,147
	ANNUITY	168	-	-	14,866	15,175	-	30,209
	TOTAL	3,274	105	86	14,866	18,880	1,145	38,356
Industrial Alliance Life Insurance Company	INSURANCE	65	-	-	-	21	(5)	81
	ANNUITY	4	-	-	3,005	59	-	3,068
	TOTAL	69	-	-	3,005	80	(5)	3,149
John Alden Life Insurance Company	INSURANCE	2	-	-	-	-	-	2
	ANNUITY	-	-	-	11	-	-	11
	TOTAL	2	-	-	11	-	-	13
John Hancock Mutual Life Insurance Company	INSURANCE	-	-	-	-	-	4	4
	ANNUITY	-	-	-	14	-	3	17
	TOTAL	-	-	-	14	-	7	21
Laurentian Life and Health Insurance Corporation (The)	INSURANCE	-	-	-	-	10	2	12
	ANNUITY	-	-	-	16	11	-	27
	TOTAL	-	-	-	16	21	2	39
Liberty Life Assurance Company of Boston	INSURANCE	516	-	-	-	10	14	540
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	516	-	-	-	10	14	540
Life Investors Insurance Company of America	INSURANCE	1,455	-	-	-	-	-	1,455
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	1,455	-	-	-	-	-	1,455
London Life Insurance Company	INSURANCE	19,421	574	1,267	-	21,924	35,874	79,060
	ANNUITY	1,539	-	-	19,745	88,937	272	110,493
	TOTAL	20,960	574	1,267	19,745	110,861	36,146	189,553
Manufacturers Life Insurance Company (The)	INSURANCE	29,728	19	558	-	11,488	15,615	57,408
	ANNUITY	4,874	-	-	69,286	134,202	101	208,463
	TOTAL	34,602	19	558	69,286	145,690	15,716	265,871
Maritime Life Assurance Company (The)	INSURANCE	7,074	9	136	-	6,656	1,041	14,916
	ANNUITY	2,050	-	-	7,958	10,239	-	20,247
	TOTAL	9,124	9	136	7,958	16,895	1,041	35,163
Massachusetts Mutual Life Insurance Company	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	-	-	-	34	-	-	34
	TOTAL	-	-	-	34	-	-	34

Abstract of The Returns of Companies Transacting

LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS

in the Province of Alberta - 1999

Name of Company		Death Claims $'000	Disability Claims $'000	Matured Endowment $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	Grand Total $'000
Metropolitan Life Insurance Company	INSURANCE	4,305	48	115	-	2,195	2,182	8,845
	ANNUITY	93	-	-	4,051	3,619	-	7,763
	TOTAL	4,398	48	115	4,051	5,814	2,182	16,608
Minnesota Life Insurance Company	INSURANCE	-	-	5	-	1	6	12
	ANNUITY	-	-	-	10	-	-	10
	TOTAL	-	-	5	10	1	6	22
National Fidelity Life Insurance Company	INSURANCE	1	-	-	-	-	-	1
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	1	-	-	-	-	-	1
National Life Assurance Company of Canada (The)	INSURANCE	3,564	-	37	-	6,897	262	10,760
	ANNUITY	862	-	-	2,507	37,145	4,327	44,841
	TOTAL	4,426	-	37	2,507	44,042	4,589	55,601
New York Life Insurance Company	INSURANCE	67	-	-	-	1	107	175
	ANNUITY	-	-	-	3	-	-	3
	TOTAL	67	-	-	3	1	107	178
NN Life Insurance Company of Canada	INSURANCE	1,881	-	42	-	1,165	80	3,168
	ANNUITY	114	-	-	2,727	4,394	-	7,235
	TOTAL	1,995	-	42	2,727	5,559	80	10,403
North West Life Assurance Company of Canada (The)	INSURANCE	373	14	8	-	162	22	579
	ANNUITY	-	-	-	644	1,244	1	1,889
	TOTAL	373	14	8	644	1,406	23	2,468
Norwich Union Life Insurance Company (Canada)	INSURANCE	1,472	-	99	-	260	79	1,910
	ANNUITY	-	-	-	262	208	22	492
	TOTAL	1,472	-	99	262	468	101	2,402
Paul Revere Life Insurance Company	INSURANCE	1	-	-	-	4	-	5
	ANNUITY	-	-	-	24	277	-	301
	TOTAL	1	-	-	24	281	-	306
Penn Mutual Life Insurance Company (The)	INSURANCE	-	-	-	-	-	3	3
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	3	3
Penncorp Life Insurance Company	INSURANCE	106	-	-	-	2	-	108
	ANNUITY	-	-	-	-	7	-	7
	TOTAL	106	-	-	-	9	-	115
Pennsylvania Life Insurance Company	INSURANCE	98	-	-	-	105	-	203
	ANNUITY	3	-	-	-	113	-	116
	TOTAL	101	-	-	-	218	-	319
Pierce National Life Insurance Company	INSURANCE	829	-	-	-	70	-	899
	ANNUITY	18	-	-	-	-	-	18
	TOTAL	847	-	-	-	70	-	917
Primerica Life Insurance Company of Canada	INSURANCE	3,117	-	-	-	-	-	3,117
	ANNUITY	-	-	-	1	1	-	2
	TOTAL	3,117	-	-	1	1	-	3,119
Principal Life Insurance Company	INSURANCE	15	-	-	-	-	5	20
	ANNUITY	-	-	-	8	-	-	8
	TOTAL	15	-	-	8	-	5	28

Abstract of The Returns of Companies Transacting

LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS

in the Province of Alberta - 1999

Name of Company		Death Claims $'000	Disability Claims $'000	Matured Endowment $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	Grand Total $'000
Provident Life and Accident Insurance Company	INSURANCE	42	-	-	-	-	-	42
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	42	-	-	-	-	-	42
Prudential Insurance Company of America (The)	INSURANCE	421	-	17	-	238	304	980
	ANNUITY	-	-	-	90	-	2	92
	TOTAL	421	-	17	90	238	306	1,072
Prudential of America Life Insurance Company (Canada)	INSURANCE	642	200	-	-	55	-	897
	ANNUITY	-	-	-	2,605	69	-	2,674
	TOTAL	642	200	-	2,605	124	-	3,571
Reliable Life Insurance Company	INSURANCE	357	-	-	-	11	-	368
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	357	-	-	-	11	-	368
Royal & Sun Alliance Life Insurance Company of Canada	INSURANCE	2,268	10	9	-	883	457	3,807
	ANNUITY	174	-	-	101	4,959	-	5,234
	TOTAL	2,442	10	9	101	5,822	457	8,841
Royal Maccabees Life Insurance Company	INSURANCE	3	-	-	-	-	1	4
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	3	-	-	-	-	1	4
Seaboard Life Insurance Company	INSURANCE	5,974	-	12	-	1,074	136	7,196
	ANNUITY	574	-	-	5,789	9,366	-	15,729
	TOTAL	6,548	-	12	5,789	10,440	136	22,925
Security Life Insurance Company Limited	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	-	-	-	5,640	-	-	5,640
	TOTAL	-	-	-	5,640	-	-	5,640
Standard Life Assurance Company (The)	INSURANCE	1,706	3	172	-	5,497	1,518	8,896
	ANNUITY	1,971	-	-	45,200	44,509	-	91,680
	TOTAL	3,677	3	172	45,200	50,006	1,518	100,576
State Farm Life Insurance Company (The)	INSURANCE	532	-	27	-	286	713	1,558
	ANNUITY	29	-	-	54	1,802	14	1,899
	TOTAL	561	-	27	54	2,088	727	3,457
Sun Life Assurance Company of Canada	INSURANCE	35,734	73	767	-	8,273	16,393	61,240
	ANNUITY	1,970	-	-	33,286	64,438	44	99,738
	TOTAL	37,704	73	767	33,286	72,711	16,437	160,978
Toronto Mutual Life Insurance Company	INSURANCE	237	-	52	-	403	200	892
	ANNUITY	-	-	-	36	152	5	193
	TOTAL	237	-	52	36	555	205	1,085
Transamerica Life Insurance Company of Canada	INSURANCE	4,138	-	-	-	1,574	6	5,718
	ANNUITY	15	-	-	2,597	7,236	-	9,848
	TOTAL	4,153	-	-	2,597	8,810	6	15,566
Travelers Insurance Company (The)	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	-	-	-	69	-	-	69
	TOTAL	-	-	-	69	-	-	69
United American Insurance Company	INSURANCE	57	-	-	-	7	-	64
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	57	-	-	-	7	-	64

Abstract of The Returns of Companies Transacting

LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS

in the Province of Alberta - 1999

Name of Company		Death Claims $'000	Disability Claims $'000	Matured Endowment $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	Grand Total $'000
UNUM Life Insurance Company of America	INSURANCE	37	-	-	-	-	-	37
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	37	-	-	-	-	-	37
Wawanesa Life Insurance Company	INSURANCE	682	-	-	-	243	509	1,434
	ANNUITY	10	-	-	554	4,356	580	5,500
	TOTAL	692	-	-	554	4,599	1,089	6,934
Westbury Canadian Life Insurance Company	INSURANCE	3,002	-	16	-	515	429	3,962
	ANNUITY	5	-	-	2,407	128	-	2,540
	TOTAL	3,007	-	16	2,407	643	429	6,502
Western Life Assurance Company (The)	INSURANCE	484	5	-	-	224	29	742
	ANNUITY	-	-	-	2	-	-	2
	TOTAL	484	5	-	2	224	29	744
Zurich Life Insurance Company of Canada	INSURANCE	2,422	-	12	-	1,427	99	3,960
	ANNUITY	25	-	-	831	1,134	-	1,990
	TOTAL	2,447	-	12	831	2,561	99	5,950
TOTAL	INSURANCE	263,641	1,237	4,766	-	103,308	139,871	512,823
	ANNUITY	24,311	-	-	320,478	636,793	5,465	987,047
	TOTAL	287,952	1,237	4,766	320,478	740,101	145,336	1,499,870

Abstract of The Returns of Companies Transacting

LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)

in the Province of Alberta - 1999

Name of Company		Gross in Force At end of 1998		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1999		Net in Force At Year End
		No.	Amount $'000	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000	Amount $'000
AEGIS Insurance Corporation	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	-	-	70	1,131	-	-	70	1,131	1,131
	TOTAL	-	-	70	1,131	-	-	70	1,131	1,131
Aetna Life Insurance Company	ORDINARY	32	137	-	-	1	7	31	130	130
	GROUP	826	39,440	-	-	336	11,725	490	27,715	100,378
	TOTAL	858	39,577	-	-	337	11,732	521	27,845	100,508
Aetna Life Insurance Company of Canada	ORDINARY	12,773	2,678,921	8,935	2,005,667	1,077	231,669	20,631	4,452,919	1,702,926
	GROUP	63,008	2,422,749	6,130	184,904	2,483	40,231	66,655	2,567,422	1,305,181
	TOTAL	75,781	5,101,670	15,065	2,190,571	3,560	271,900	87,286	7,020,341	3,008,109
AIG Life Insurance Company of Canada	ORDINARY	1,798	357,997	187	45,871	201	56,084	1,784	347,784	133,469
	GROUP	7	336	1	72	3	278	5	130	92
	TOTAL	1,805	358,333	188	45,943	204	56,362	1,789	347,914	133,561
Allianz Life Insurance Company of North America	ORDINARY	420	3,092	-	-	35	341	385	2,751	18,004
	GROUP	445	17,574	12	629	131	7,402	326	10,801	10,801
	TOTAL	865	20,666	12	629	166	7,743	711	13,552	28,805
American Bankers Life Assurance Company of Florida	ORDINARY	352	6,590	35	2,092	149	3,129	238	5,553	5,553
	GROUP	167,143	531,209	33,283	356,647	24,476	299,896	175,950	587,960	35,343
	TOTAL	167,495	537,799	33,318	358,739	24,625	303,025	176,188	593,513	40,896
American Income Life Insurance Company	ORDINARY	6,579	127,391	1,865	49,016	1,289	34,427	7,155	141,980	141,722
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	6,579	127,391	1,865	49,016	1,289	34,427	7,155	141,980	141,722
Balboa Life Insurance Company	ORDINARY	717	41,238	283	6,901	122	4,683	858	43,456	43,456
	GROUP	18,095	69,034	16,590	79,368	15,565	72,214	19,120	76,188	76,188
	TOTAL	18,812	110,272	16,853	86,269	15,687	76,897	19,978	119,644	119,644
Blue Cross Life Insurance Company of Canada	ORDINARY	198	6,953	6	227	40	1,746	164	7,434	6,579
	GROUP	17,555	883,358	7,631	388,103	3,278	79,257	21,908	1,192,204	968,626
	TOTAL	17,753	892,311	7,637	388,330	3,318	81,003	22,072	1,199,638	975,405
Canada Life Assurance Company (The)	ORDINARY	56,037	5,307,450	2,279	523,032	2,256	363,221	56,060	5,467,261	5,059,875
	GROUP	326,627	15,087,065	58,950	6,573,085	61,314	6,126,549	324,183	15,633,601	9,192,705
	TOTAL	382,664	20,394,515	61,129	7,196,117	63,570	6,489,770	380,223	21,100,862	14,252,580
Canadian Premier Life Insurance Co.	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	35,060	28,674	10,120	20,215	361	330	44,819	48,559	27,136
	TOTAL	35,060	28,674	10,120	20,215	361	330	44,819	48,559	27,136
CIBC Life Insurance Company Limited	ORDINARY	1,066	120,965	676	73,932	149	17,070	1,593	177,827	151,482
	GROUP	47,153	1,809,825	26,623	1,006,728	16,285	404,030	57,491	2,412,523	2,976,868
	TOTAL	48,219	1,930,790	27,299	1,080,660	16,434	421,100	59,084	2,590,350	3,128,350
CIGNA Life Insurance Company of Canada	ORDINARY	309	1,702	-	-	114	392	195	1,310	1,310
	GROUP	12,607	126,343	4,590	13,942	3,778	109,251	13,419	31,034	7,726
	TOTAL	12,916	128,045	4,590	13,942	3,892	109,643	13,614	32,344	9,036
Clarica Life Insurance Company	ORDINARY	93,125	9,933,679	52,453	4,395,980	4,725	442,464	140,853	12,887,205	12,749,778
	GROUP	135,065	7,336,903	150,558	7,981,234	4,404	328,656	281,219	14,989,481	12,760,695
	TOTAL	228,190	18,270,582	203,011	12,357,224	9,129	771,120	422,072	27,856,686	25,510,473

Abstract of The Returns of Companies Transacting

LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)

in the Province of Alberta - 1999

Name of Company		Gross in Force At end of 1998		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1999		Net in Force At Year End
		No.	Amount $'000	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000	Amount $'000
CNA Life Insurance Company of Canada	ORDINARY	326	95,780	1,025	260,814	31	11,721	1,320	344,873	75,540
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	326	95,780	1,025	260,814	31	11,721	1,320	344,873	75,540
Combined Insurance Company of America	ORDINARY	219	2,170	7	57	10	166	216	2,061	1,516
	GROUP	7,472	124,708	12	41	5,910	113,050	1,574	11,699	11,699
	TOTAL	7,691	126,878	19	98	5,920	113,216	1,790	13,760	13,215
Commercial Union Life Assurance Company of Canada	ORDINARY	6,211	1,138,478	499	135,515	334	69,672	6,376	1,204,321	499,342
	GROUP	1,331	48,887	415	16,116	376	12,531	1,370	52,472	48,516
	TOTAL	7,542	1,187,365	914	151,631	710	82,203	7,746	1,256,793	547,858
Concordia Life Insurance Company	ORDINARY	2,078	400,277	101	51,010	173	35,125	2,006	416,162	16,552
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	2,078	400,277	101	51,010	173	35,125	2,006	416,162	16,552
Connecticut General Life Insurance Company	ORDINARY	13	5,801	3	2,036	2	-	14	8,343	8,967
	GROUP	1,293	171,076	322	533	1,615	169,389	-	2,220	2,294
	TOTAL	1,306	176,877	325	2,569	1,617	169,389	14	10,563	11,261
Continental Assurance Company	ORDINARY	107	30,917	7	1,326	14	3,284	100	28,959	7,240
	GROUP	-	-	60	1,252	8	179	52	1,073	1,073
	TOTAL	107	30,917	67	2,578	22	3,463	152	30,032	8,313
Crown Life Insurance Company	ORDINARY	8,129	360,297	497	80,280	8,626	440,577	-	-	-
	GROUP	4,393	139,476	21,177	1,805,624	25,570	1,945,100	-	-	-
	TOTAL	12,522	499,773	21,674	1,885,904	34,196	2,385,677	-	-	-
CT Financial Assurance Company	ORDINARY	-	-	4	1,015	-	-	4	1,015	102
	GROUP	48,666	1,530,384	22,862	576,214	20,359	464,263	51,169	1,642,335	164,234
	TOTAL	48,666	1,530,384	22,866	577,229	20,359	464,263	51,173	1,643,350	164,336
Cumis Life Insurance Company	ORDINARY	383	7,348	1	47	30	629	354	6,766	1,585
	GROUP	-	1,029,994	-	276,431	-	209,008	-	1,097,417	490,762
	TOTAL	383	1,037,342	1	276,478	30	209,637	354	1,104,183	492,347
Cuna Mutual Insurance Society	ORDINARY	484	1,797	-	13	27	74	457	1,736	3,251
	GROUP	-	-	-	-	-	-	-	-	94,921
	TOTAL	484	1,797	-	13	27	74	457	1,736	98,172
Desjardins-Laurentian Life Assurance Company Inc.	ORDINARY	321	9,037	18	1,068	19	1,383	320	8,722	8,437
	GROUP	17	56,353	1	14,854	2	44,219	16	26,988	26,838
	TOTAL	338	65,390	19	15,922	21	45,602	336	35,710	35,275
Empire Life Insurance Company (The)	ORDINARY	8,483	855,461	388	102,262	606	99,853	8,245	857,870	935,571
	GROUP	509	25,756	95	3,278	44	2,676	560	26,358	25,022
	TOTAL	8,992	881,217	483	105,540	650	102,529	8,805	884,228	960,593
Equitable Life Assurance Society of the United States (The)	ORDINARY	21	267	-	2	-	-	21	269	52,502
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	21	267	-	2	-	-	21	269	52,502
Equitable Life Insurance Company of Canada (The)	ORDINARY	7,684	1,016,787	724	201,094	582	81,606	7,806	1,136,275	542,832
	GROUP	8,419	490,045	669	73,772	1,289	79,946	7,799	483,871	381,044
	TOTAL	16,083	1,506,832	1,393	274,866	1,871	161,552	15,605	1,620,146	923,876

Abstract of The Returns of Companies Transacting

LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)

in the Province of Alberta - 1999

Name of Company		Gross in Force At end of 1998		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1999		Net in Force At Year End
		No.	Amount $'000	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000	Amount $'000
Federated Life Insurance Company of Canada	ORDINARY	1,647	269,520	207	57,825	121	23,116	1,733	304,229	139,416
	GROUP	1,848	60,095	576	25,204	295	9,546	2,127	75,753	75,435
	TOTAL	3,493	329,615	783	83,029	416	32,662	3,860	379,982	214,851
First Canadian Insurance Corporation	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	27,274	492,226	13,618	261,085	7,918	151,830	32,974	601,481	384,520
	TOTAL	27,274	492,226	13,618	261,085	7,918	151,830	32,974	601,481	384,520
Forethought Life Insurance Company	ORDINARY	5	25	60	259	9	62	56	222	222
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	5	25	60	259	9	62	56	222	222
General American Life Insurance Company	ORDINARY	-	-	-	-	-	-	-	-	1,955,306
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	1,955,306
Great-West Life Assurance Company (The)	ORDINARY	41,438	4,769,364	4,622	956,334	3,695	496,402	42,365	5,229,296	4,706,208
	GROUP	178,828	26,354,785	212,664	2,042,875	3,732	232,281	387,760	28,165,379	26,622,769
	TOTAL	220,266	31,124,149	217,286	2,999,209	7,427	728,683	430,125	33,394,675	31,328,977
Hartford Life Insurance Company	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	96	5,240	2	145	92	4,851	6	534	534
	TOTAL	96	5,240	2	145	92	4,851	6	534	534
Hartford Life Insurance Company of Canada	ORDINARY	2,488	85,594	8	500	154	5,885	2,342	80,209	24,278
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	2,488	85,594	8	500	154	5,885	2,342	80,209	24,278
Household Life Insurance Company	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	7,850	44,237	163	1,600	3,473	11,536	4,540	34,301	34,301
	TOTAL	7,850	44,237	163	1,600	3,473	11,536	4,540	34,301	34,301
Imperial Life Assurance Company of Canada (The)	ORDINARY	26,726	1,912,496	876	125,113	1,781	188,218	25,821	1,849,391	849,089
	GROUP	12,761	873,625	880	166,278	1,085	73,012	12,556	968,891	605,380
	TOTAL	39,487	2,786,121	1,756	293,391	2,866	261,230	38,377	2,818,282	1,454,469
Industrial Alliance Life Insurance Company	ORDINARY	622	29,838	-	-	38	2,616	667	33,710	32,100
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	622	29,838	-	-	38	2,616	667	33,710	32,100
John Alden Life Insurance Company	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	1	8	-	-	1	8	-	-	-
	TOTAL	1	8	-	-	1	8	-	-	-
John Hancock Mutual Life Insurance Company	ORDINARY	16	353	-	1	-	1	16	353	353
	GROUP	1	40	-	-	1	40	-	-	-
	TOTAL	17	393	-	1	1	41	16	353	353
Laurentian Life and Health Insurance Corporation (The)	ORDINARY	118	3,233	-	7	30	469	109	2,772	2,440
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	118	3,233	-	7	30	469	109	2,772	2,440
Liberty Life Assurance Company of Boston	ORDINARY	703	55,886	226	22,613	56	8,662	873	69,837	67,700
	GROUP	23	1,068	246	10,695	17	244	252	11,519	10,367
	TOTAL	726	56,954	472	33,308	73	8,906	1,125	81,356	78,067

Abstract of The Returns of Companies Transacting

LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)

in the Province of Alberta - 1999

Name of Company		Gross in Force At end of 1998		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1999		Net in Force At Year End
		No.	Amount $'000	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000	Amount $'000
Life Insurance Company of North America	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	128	6,126	-	-	-	-	128	6,126	6,126
	TOTAL	128	6,126	-	-	-	-	128	6,126	6,126
Life Investors Insurance Company of America	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	30,345	760,252	20,200	611,013	14,847	412,974	35,698	958,291	712,266
	TOTAL	30,345	760,252	20,200	611,013	14,847	412,974	35,698	958,291	712,266
Lincoln National Life Insurance Company (The)	ORDINARY	-	-	-	-	-	-	-	-	11
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	11
London Life Insurance Company	ORDINARY	144,940	8,263,928	18,544	1,038,363	17,805	671,362	143,679	8,630,929	8,082,659
	GROUP	85,451	2,912,329	778	91,665	40,282	1,172,687	45,948	1,831,307	2,439,818
	TOTAL	230,391	11,176,257	17,320	1,130,028	58,087	1,844,049	189,624	10,462,236	10,522,477
Manufacturers Life Insurance Company (The)	ORDINARY	72,828	7,061,656	5,319	1,376,142	5,745	596,910	72,402	7,840,890	7,775,184
	GROUP	129,457	8,304,981	50,272	2,043,761	34,009	2,497,481	145,720	7,851,261	7,828,442
	TOTAL	202,285	15,366,637	55,591	3,419,903	39,754	3,094,391	218,122	15,692,151	15,603,626
Maritime Life Assurance Company (The)	ORDINARY	19,645	2,469,535	2,148	616,878	1,506	175,238	20,287	2,911,175	1,488,066
	GROUP	34,263	2,384,642	3,101	383,234	9,092	71,011	28,272	2,696,865	2,636,344
	TOTAL	53,908	4,854,177	5,249	1,000,112	10,598	246,249	48,559	5,608,040	4,124,410
Massachusetts Mutual Life Insurance Company	ORDINARY	3	4	-	-	-	-	3	5	5
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	3	4	-	-	-	-	3	5	5
Metropolitan Life Insurance Company	ORDINARY	36,377	1,686,873	413	51,620	52,578	1,728,351	(15,788)	10,142	10,142
	GROUP	61,720	3,873,937	1,057	48,437	62,531	3,904,698	246	17,676	17,676
	TOTAL	98,097	5,560,810	1,470	100,057	115,109	5,633,049	(15,542)	27,818	27,818
Mutual of Omaha Insurance Company	ORDINARY	3,251	165,153	-	-	3,251	165,153	-	-	-
	GROUP	4,526	54,144	-	-	4,526	54,144	-	-	-
	TOTAL	7,777	219,297	-	-	7,777	219,297	-	-	-
National Bank Life Insurance Company	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	506	10,304	643	21,720	-	-	1,149	32,024	3,202
	TOTAL	506	10,304	643	21,720	-	-	1,149	32,024	3,202
National Fidelity Life Insurance Company	ORDINARY	7	472	-	-	-	-	7	472	472
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	7	472	-	-	-	-	7	472	472
National Life Assurance Company of Canada (The)	ORDINARY	14,277	2,004,819	1,238	262,269	1,806	228,139	13,829	2,038,949	1,508,586
	GROUP	3,784	226,329	38	5,313	330	22,294	3,483	209,348	201,508
	TOTAL	18,061	2,231,148	1,276	267,582	2,025	250,433	17,312	2,248,297	1,710,094
New York Life Insurance Company	ORDINARY	119	9,212	-	56	9	318	110	9,382	9,382
	GROUP	369	60,169	22	4,440	160	3,293	231	61,316	61,305
	TOTAL	488	69,381	22	4,496	169	3,611	341	70,698	70,687
NN Life Insurance Company of Canada	ORDINARY	17,134	2,579,881	2,484	576,053	1,917	297,585	17,701	2,858,349	452,303
	GROUP	10	122	13	35	-	-	23	157	157
	TOTAL	17,144	2,580,003	2,497	576,088	1,917	297,585	17,724	2,858,506	452,460

Abstract of The Returns of Companies Transacting

LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)

in the Province of Alberta - 1999

Name of Company		Gross in Force At end of 1998		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1999		Net in Force At Year End
		No.	Amount $'000	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000	Amount $'000
North West Life Assurance Company of Canada (The)	ORDINARY	5,927	556,066	973	115,854	515	57,965	6,385	613,955	532,671
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	5,927	556,066	973	115,854	515	57,965	6,385	613,955	532,671
Norwich Union Life Insurance Company (Canada)	ORDINARY	7,802	148,906	1,521	26,867	739	13,508	8,584	162,265	143,258
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	7,802	148,906	1,521	26,867	739	13,508	8,584	162,265	143,258
Paul Revere Life Insurance Company	ORDINARY	66	694	-	-	4	17	62	677	677
	GROUP	3,177	271,289	415	57,552	1,323	132,244	2,269	196,597	196,597
	TOTAL	3,243	271,983	415	57,552	1,327	132,261	2,331	197,274	197,274
Penncorp Life Insurance Company	ORDINARY	1,822	137,008	338	13,250	205	31,118	1,955	119,140	83,147
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	1,822	137,008	338	13,250	205	31,118	1,955	119,140	83,147
Pennsylvania Life Insurance Company	ORDINARY	1,854	50,230	1	50	118	2,603	1,737	47,677	46,036
	GROUP	36	510	5	255	-	-	41	765	765
	TOTAL	1,890	50,740	6	305	118	2,603	1,778	48,442	46,801
Pierce National Life Insurance Company	ORDINARY	7,020	27,106	857	4,265	388	1,771	7,489	29,600	29,600
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	7,020	27,106	857	4,265	388	1,771	7,489	29,600	29,600
Primerica Life Insurance Company of Canada	ORDINARY	18,718	4,660,084	3,501	1,572,766	1,916	868,114	20,303	5,364,736	5,175,588
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	18,718	4,660,084	3,501	1,572,766	1,916	868,114	20,303	5,364,736	5,175,588
Principal Life Insurance Company	ORDINARY	27	2,641	5	309	6	28	26	3,107	-
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	27	2,641	5	309	6	28	26	3,107	-
Provident Life and Accident Insurance Company	ORDINARY	9	489	-	-	9	489	-	-	-
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	9	489	-	-	9	489	-	-	-
Prudential Insurance Company of America (The)	ORDINARY	3,416	7,906	-	255	357	651	3,059	7,510	219,347
	GROUP	22,182	241,452	2,482	24,789	3,117	48,134	21,547	220,107	232,105
	TOTAL	25,598	249,358	2,482	25,044	3,474	48,785	24,606	227,617	451,452
Prudential of America Life Insurance Company (Canada)	ORDINARY	5,560	2,574,965	548	469,357	204	107,187	5,904	2,937,135	522,883
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	5,560	2,574,965	548	469,357	204	107,187	5,904	2,937,135	522,883
RBC Life Insurance Company	ORDINARY	-	-	189	8,000	-	-	189	8,000	8,369
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	189	8,000	-	-	189	8,000	8,369
Reliable Life Insurance Company	ORDINARY	854	211,169	280	73,974	67	19,902	1,067	265,241	17,526
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	854	211,169	280	73,974	67	19,902	1,067	265,241	17,526
RGA Life Reinsurance Company of Canada	ORDINARY	-	-	-	-	-	-	-	-	389,968
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	389,968

Abstract of The Returns of Companies Transacting

LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)

in the Province of Alberta - 1999

Name of Company		Gross in Force At end of 1998		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1999		Net in Force At Year End
		No.	Amount $'000	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000	Amount $'000
Royal & Sun Alliance Life Insurance Company of Canada	ORDINARY	11,909	2,243,098	1,355	308,697	1,065	214,751	12,199	2,337,044	1,174,543
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	11,909	2,243,098	1,355	308,697	1,065	214,751	12,199	2,337,044	1,174,543
Royal Maccabees Life Insurance Company	ORDINARY	153	156	-	-	8	5	145	151	151
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	153	156	-	-	8	5	145	151	151
Seaboard Life Insurance Company	ORDINARY	11,333	1,207,796	1,149	184,649	1,037	129,855	11,445	1,262,590	926,019
	GROUP	61,248	1,273,633	39,417	768,064	35,977	696,769	64,688	1,344,928	1,329,478
	TOTAL	72,581	2,481,429	40,566	952,713	37,014	826,624	76,133	2,607,518	2,255,497
Standard Life Assurance Company (The)	ORDINARY	17,421	1,285,819	1,266	194,386	1,676	144,026	17,011	1,336,179	783,005
	GROUP	3,196	312,538	13,937	137,464	3,738	94,054	13,395	355,948	355,948
	TOTAL	20,617	1,598,357	15,203	331,850	5,414	238,080	30,406	1,692,127	1,138,953
State Farm Life Insurance Company (The)	ORDINARY	7,528	562,180	1,264	125,937	702	50,584	8,090	637,533	637,133
	GROUP	183	14,186	21	-	-	649	204	13,537	13,537
	TOTAL	7,711	576,366	1,285	125,937	702	51,233	8,294	651,070	650,670
Sun Life Assurance Company of Canada	ORDINARY	61,740	4,472,546	2,166	501,720	3,324	258,787	60,582	4,715,638	5,062,470
	GROUP	211,797	15,282,952	5,075	460,809	6,239	321,662	210,633	15,422,099	12,965,051
	TOTAL	273,537	19,755,498	7,241	962,529	9,563	580,449	271,215	20,137,737	18,027,521
Toronto Dominion Life Insurance Company	ORDINARY	-	-	324	66,465	4	1,180	320	65,285	27,961
	GROUP	-	-	1,138	36,232	22	1,257	1,116	34,975	8,744
	TOTAL	-	-	1,462	102,697	26	2,437	1,436	100,260	36,725
Toronto Mutual Life Insurance Company	ORDINARY	3,772	84,144	8	4,193	202	6,141	3,578	82,196	28,887
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	3,772	84,144	8	4,193	202	6,141	3,578	82,196	28,887
Transamerica Life Insurance Company of Canada	ORDINARY	23,238	3,477,482	2,283	696,424	1,788	281,160	23,733	3,892,746	2,974,825
	GROUP	-	128	-	-	-	128	-	-	-
	TOTAL	23,238	3,477,610	2,283	696,424	1,788	281,288	23,733	3,892,746	2,974,825
Travelers Insurance Company (The)	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	8	27	-	-	-	-	8	27	-
	TOTAL	8	27	-	-	-	-	8	27	-
United American Insurance Company	ORDINARY	80	665	37	497	20	311	97	851	851
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	80	665	37	497	20	311	97	851	851
UNUM Life Insurance Company of America	ORDINARY	-	-	-	-	-	-	-	-	-
	GROUP	2,630	133,378	2,480	102,486	154	5,116	4,956	230,748	230,748
	TOTAL	2,630	133,378	2,480	102,486	154	5,116	4,956	230,748	230,748
Wawanesa Life Insurance Company	ORDINARY	6,234	560,529	785	114,446	495	55,991	6,524	618,984	906,901
	GROUP	1,887	250,791	125	(7,129)	127	8,446	1,885	235,217	209,946
	TOTAL	8,121	811,320	910	107,318	622	64,437	8,409	854,201	716,847
Westbury Canadian Life Insurance Company	ORDINARY	11,138	1,613,903	4,985	471,983	1,423	295,280	14,680	1,830,606	872,407
	GROUP	7	153	4,564	80,093	100	4,693	4,471	55,553	55,553
	TOTAL	11,145	1,614,056	9,529	532,076	1,523	259,973	19,151	1,886,159	927,960

Abstract of The Returns of Companies Transacting

LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)

in the Province of Alberta - 1999

Name of Company		Gross in Force At end of 1998		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1999		Net in Force At Year End
		No.	Amount $'000	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000	Amount $'000
Western Life Assurance Company (The)	ORDINARY	1,180	137,455	87	19,747	97	25,116	1,170	132,086	38,609
	GROUP	-	-	-	-	-	-	-	-	-
	TOTAL	1,180	137,455	87	19,747	97	25,116	1,170	132,086	38,609
Zurich Life Insurance Company of Canada	ORDINARY	10,809	1,425,450	658	120,847	853	119,614	10,614	1,426,683	857,187
	GROUP	4,585	272,051	2,370	136,823	1,875	127,152	5,080	281,722	277,461
	TOTAL	15,394	1,697,501	3,028	257,670	2,728	246,766	15,694	1,708,405	1,144,648
TOTAL	ORDINARY	809,799	78,328,861	128,658	18,118,238	128,215	9,133,964	810,346	87,320,909	70,319,484
	GROUP	1,785,866	96,446,936	736,371	26,951,112	422,659	20,580,414	2,099,578	102,817,634	86,225,556
	TOTAL	2,595,665	174,775,797	865,029	45,069,350	550,874	29,714,378	2,909,924	190,138,543	156,545,040

Abstract of The Returns of Fraternal Societies
DIRECT PREMIUMS (INCLUDING DUES) AND DIRECT CLAIMS INCURRED

in the Province of Alberta - 1999

Name of Society	Direct Premiums, Contributions and Dues					Direct Claims				
	Life Insurance Fund	Annuity Fund	Accident Sickness Insurance Fund	Other Funds	Total	Life Insurance Fund	Annuity Fund	Accident Sickness Insurance Fund	Other Funds	Total
	$'000	$'000	$'000	$'000	$'000	$'000	$'000	$'000	$'000	$'000
Actra Fraternal Benefit Society	37	-	191	-	228	16	-	104	-	120
Canadian Slovak Benefit Society	2	-	-	-	2	4	-	-	-	4
CIBC Life Insurance Company Limited	736	-	7,506	-	8,242	192	-	1,208	-	1,400
Croatian Fraternal Union of America	13	-	1	-	14	5	-	-	-	5
Grand Orange Lodge of British America Benefit Fund (The)	9	-	-	-	9	21	-	-	-	21
Independent Order of Foresters (The)	5,939	538	38	-	6,515	5,615	4,556	44	-	10,215
Knights of Columbus	4,958	3,040	-	65	8,063	1,093	1,932	-	-	3,025
Lutheran Life Insurance Society of Canada	2,812	1,764	57	-	4,633	726	6,039	21	-	6,786
North West Commercial Travellers	7	-	-	66	73	47	-	-	-	47
Order of United Commercial Travelers of America (The)	29	-	62	-	91	12	-	58	-	70
Sons of Scotland Benevolent Association	1	-	-	-	1	4	-	-	-	4
Ukrainian Mutual Benefit Association of Saint Nicholas	28	-	-	-	28	13	-	-	-	13
Ukrainian National Association Inc.	3	-	-	-	3	7	-	-	-	7
Women's Life Insurance Society	1	-	-	-	1	4	-	-	-	4
Workers Benevolent Association of Canada	16	-	-	-	16	23	-	-	-	23
TOTAL	14,591	5,342	7,855	131	27,919	7,782	12,527	1,435	-	21,744

Abstract of The Returns of Fraternal Societies Transacting

LIFE INSURANCE - EXHIBIT OF CERTIFICATES (DIRECT)

in the Province of Alberta - 1999

Name of Society	Gross in Force At end of 1,998		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1,999		Net in Force At Year End
	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000	Amount $'000
Actra Fraternal Benefit Society	356	9,744	60	1,790	46	1,150	370	10,384	6,735
Canadian Slovak Benefit Society	35	49	-	2	2	6	33	45	45
CIBC Life Insurance Company Limited	1,006	120,965	676	73,932	149	17,070	1,593	177,827	151,482
Croatian Fraternal Union of America	147	1,553	2	36	10	173	139	1,416	1,416
Grand Orange Lodge of British America Benefit Fund (The)	87	379	1	43	8	54	80	368	368
Independent Order of Foresters (The)	16,008	588,006	316	34,378	911	62,036	15,413	560,348	547,175
Knights of Columbus	9,615	339,935	1,161	78,102	369	25,914	10,407	392,123	392,123
Lutheran Life Insurance Society of Canada	5,747	213,190	765	62,496	233	11,699	6,279	263,987	225,604
North West Commercial Travellers	1,357	1,395	54	47	120	116	1,291	1,326	1,326
Order of United Commercial Travelers of America (The)	226	2,595	12	265	5	85	233	2,775	2,775
Sons of Scotland Benevolent Association	54	127	1	1	3	6	52	122	122
Ukrainian Mutual Benefit Association of Saint Nicholas	140	1,181	1	33	8	20	133	1,194	1,033
Ukrainian National Association Inc.	44	107	-	-	2	8	42	99	99
Women's Life Insurance Society	77	26	-	2	6	2	71	26	26
Workers Benevolent Association of Canada	-	1,173	-	5	-	40	-	1,138	1,138
TOTAL	34,899	1,280,425	3,049	251,132	1,872	118,379	36,136	1,413,178	1,331,467

Abstract of The Returns of Companies Transacting

AUTOMOBILE - PROPERTY

in the Province of Alberta - 1999

NAME OF COMPANY	AUTOMOBILE			PROPERTY		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
ACE INA Insurance	350	715	204.3%	10,322	5,426	52.6%
Aegon Insurance Company (U.K.) Limited	-	-		-	(1)	
Affiliated F. M. Insurance Company	-	-		1,453	406	27.9%
Alberta Motor Association Insurance Company	80,670	68,481	84.9%	10,331	6,525	63.2%
Allianz Insurance Company of Canada	25,135	24,064	95.7%	17,131	10,055	58.7%
Allstate Insurance Company of Canada	36,584	26,944	73.6%	11,079	8,542	77.1%
American Bankers Insurance Company of Florida	-	-		10,421	1,718	16.5%
American Home Assurance Company	5,282	1,842	34.9%	25,535	16,407	64.3%
American Road Insurance Company	1,644	637	38.7%	22	8	36.4%
Arkwright Mutual Insurance Company	-	-		2,075	2,013	97.0%
AXA Insurance (Canada)	20,139	17,311	86.0%	3,467	2,593	74.8%
AXA Pacific Insurance Company	16,634	11,453	68.9%	10,203	6,813	66.8%
Balboa Insurance Company	-	-		1,000	121	12.1%
Boiler Inspection and Insurance Company of Canada	-	-		302	653	216.2%
British Columbia Insurance Company (The)	1,024	558	54.5%	841	339	40.3%
Calvert Insurance Company	-	-		-	(35)	
Canada Life Casualty Insurance Company	14,359	9,974	69.5%	3,293	3,009	91.4%
Canada West Insurance Company	72,991	57,746	79.1%	11,226	6,678	59.5%
Canadian Group Underwriters Insurance Company	9,885	8,475	85.7%	1,957	1,327	67.8%
Canadian Millers' Mutual Insurance Company	-	-		-	-	
Canadian Northern Shield Insurance Company	-	-		632	311	49.2%
Canadian Petroleum Insurance Exchange	55	55	100.0%	689	36	5.2%
Canadian Surety Company (The)	20,397	13,733	67.3%	11,928	6,668	55.9%
Canadian Universities Reciprocal Insurance Exchange	-	-		-	1	
Canassurance General Insurance Company Inc.	-	-		31	4	12.9%
Centennial Insurance Company	-	-		12	-	
CGU Insurance Company of Canada	86,010	70,661	82.2%	30,089	19,324	64.2%
CGU International Insurance plc	-	-		427	356	83.4%
Chrysler Insurance Company	942	257	27.3%	-	-	
Chubb Insurance Company of Canada	1,141	400	35.1%	12,885	10,340	80.2%
CIBC General Insurance Company Limited	5,549	4,399	79.3%	345	204	59.1%
Citadel General Assurance Company (The)	18,033	15,982	88.6%	7,909	4,449	56.3%
Co-operators General Insurance Company	147,000	99,285	67.5%	63,595	41,772	65.7%
Commerce and Industry Insurance Company of Canada	55	288	523.6%	223	1,500	672.6%
Commercial Union Assurance Company of Canada	15,347	13,727	89.4%	8,373	5,156	61.6%
Commonwealth Insurance Company	-	-		8,216	46	0.6%

Abstract of The Returns of Companies Transacting

AUTOMOBILE - PROPERTY

in the Province of Alberta - 1999

NAME OF COMPANY	AUTOMOBILE			PROPERTY		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
Constitution Insurance Company of Canada	-	52		-	-	
Continental Casualty Company	59	6	10.2%	140	1	0.7%
Continental Insurance Company (The)	2,727	1,194	43.8%	7,828	7,542	96.3%
Coseco Insurance Company	6,181	4,990	80.7%	1,240	1,083	87.3%
Cumis General Insurance Company	2,040	1,032	50.6%	1,046	557	53.3%
Dominion of Canada General Insurance Company (The)	55,558	46,104	83.0%	17,911	11,800	65.9%
Eagle Star Insurance Company Limited	-	-		43	-	
Ecclesiastical Insurance Office Public Limited Company	-	-		1,353	569	42.1%
Echelon General Insurance Company	13,015	5,505	42.3%	-	-	
Economical Mutual Insurance Company	39,026	33,190	85.0%	22,209	13,373	60.2%
Elite Insurance Company	3,085	928	30.1%	18,950	6,357	33.5%
Employers Insurance of Wausau A Mutual Company	71	24	33.8%	18	(1)	
Everest Insurance Company of Canada	-	-		24	6	25.0%
Factory Mutual Insurance Company	-	-		4,166	992	23.8%
Federal Insurance Company	10	4	40.0%	163	3	1.8%
Federated Insurance Company of Canada	11,831	9,315	78.7%	7,059	3,715	52.6%
Federation Insurance Company of Canada	3,571	4,222	118.2%	991	1,080	109.0%
First National Insurance Company of America	-	16		-	-	
First North American Insurance Company	-	-		1,778	221	12.4%
GAN Canada Insurance Company	33,814	26,678	78.9%	4,654	3,913	84.1%
GAN General Insurance Company	16,042	12,774	79.6%	2,502	2,203	88.0%
Gerling Canada Insurance Company	-	-		16,309	7,093	43.5%
Gore Mutual Insurance Company	-	28		152	6	3.9%
Grain Insurance and Guarantee Company	-	-		2,489	3,660	147.0%
Granite Insurance Company	-	(56)		-	(3)	
Halifax Insurance Company (The)	313	2,100	670.9%	154	501	325.3%
Hartford Fire Insurance Company	6	(2,437)		2,992	1,560	52.1%
Hartford Insurance Company of Canada	516	159	30.8%	1,047	247	23.6%
Home Insurance Company (The)	-	-		-	(1,188)	
Jevco Insurance Company	1,983	1,213	61.2%	29	42	144.8%
Jubilee Reciprocal Insurance Exchange	-	-		1,510	2,613	173.0%
Kingsway General Insurance Company	47,049	42,391	90.1%	1,000	752	75.2%
Legacy General Insurance Company	-	-		809	57	7.0%
Liberty Insurance Company of Canada	1,494	(176)		797	792	99.4%
Liberty Mutual Fire Insurance Company	40	(1,114)		-	(144)	
Liberty Mutual Insurance Company	23,273	16,167	69.5%	18,250	9,620	52.7%

Abstract of The Returns of Companies Transacting

AUTOMOBILE - PROPERTY

in the Province of Alberta - 1999

NAME OF COMPANY	AUTOMOBILE			PROPERTY		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
Lloyd's Underwriters	20,857	12,457	59.7%	22,751	6,683	29.4%
Lombard General Insurance Company of Canada	22,959	16,260	70.8%	9,324	6,619	71.0%
Lombard Insurance Company	5,377	8,185	152.2%	734	(1,128)	
Lumbermen's Underwriting Alliance	-	-		1,797	311	17.3%
Lumbermens Mutual Casualty Company	195	815	417.9%	717	263	36.7%
Maritime Insurance Company Limited	-	-		151	143	94.7%
Markel Insurance Company of Canada	6,339	5,099	80.4%	717	577	80.5%
Mennonite Mutual Insurance Co. (Alberta) Ltd.	3	-		1,226	367	29.9%
Missisquoi Insurance Company (The)	22,802	14,089	61.7%	-	-	
Mitsui Marine and Fire Insurance Company, Limited	-	-		23	135	587.0%
Motors Insurance Corporation	2,009	770	38.3%	-	-	
New Hampshire Insurance Company	-	(1)		-	(292)	
Nippon Fire & Marine Insurance Company, Limited (The)	-	-		-	1,688	
Nordic Insurance Company of Canada	33,276	24,980	75.1%	18,177	12,641	69.5%
Old Republic Insurance Company of Canada	431	179	41.5%	152	-	
Peace Hills General Insurance Company	41,539	27,807	66.9%	13,687	8,689	63.5%
Pembridge Insurance Company	29,459	22,620	76.8%	796	362	45.5%
Peopleplus Insurance Company	635	(943)		97	223	229.9%
Personal Insurance Company of Canada (The)	22,243	17,759	79.8%	4,648	4,313	92.8%
Perth Insurance Company	5,934	2,469	41.6%	47	22	46.8%
Pool Insurance Company	-	-		1,603	6	0.4%
Portage La Prairie Mutual Insurance Company (The)	7,476	5,131	68.6%	4,803	2,631	54.8%
Protection Mutual Insurance Company	-	-		1,769	11,144	630.0%
Protective Insurance Company	80	54	67.5%	-	-	
Reliance Insurance Company	1,217	761	62.5%	2,033	902	44.4%
Royal & Sun Alliance Insurance Company of Canada	69,275	48,654	70.2%	38,344	28,008	73.0%
Safeco Insurance Company of America	-	114		-	(20)	
Saskatchewan Mutual Insurance Company	18	(53)		2,554	1,117	43.7%
Scotia General Insurance Company	1,745	967	55.4%	283	134	47.3%
Scottish & York Insurance Co. Limited	5,530	4,128	74.6%	1,234	454	36.8%
Security Insurance Company of Hartford	-	-		1,416	1,645	116.2%
Security National Insurance Company	60,237	38,917	64.6%	14,713	11,308	76.9%
Sentry Insurance A Mutual Company	33	3	9.1%	-	(1)	
Sovereign General Insurance Company (The)	9,716	8,934	92.0%	7,472	5,872	78.6%
St. Paul Fire and Marine Insurance Company	1,378	899	65.2%	6,816	7,183	105.4%
State Farm Fire and Casualty Company (The)	-	-		14,213	13,126	92.4%

Abstract of The Returns of Companies Transacting

AUTOMOBILE - PROPERTY

in the Province of Alberta - 1999

NAME OF COMPANY	AUTOMOBILE			PROPERTY		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
State Farm Mutual Automobile Insurance Company	58,074	57,477	99.0%	-	-	
Sumitomo Marine and Fire Insurance Company Limited (The)	27	(6)		1	(7)	
TIG Insurance Company	40	-		1,332	1,718	129.0%
Tokio Marine & Fire Insurance Company Limited (The)	40	91	227.5%	514	64	12.5%
Traders General Insurance Company	29,798	24,623	82.6%	3,878	3,000	77.4%
Trafalgar Insurance Company of Canada	19,980	17,769	88.9%	3,488	3,142	90.1%
Travelers Casualty and Surety Company of Canada	141	108	76.6%	68	51	75.0%
Travelers Indemnity Company (The)	-	139		193	101	52.3%
UAP-New Rotterdam Insurance Company N.V.	-	7		-	(5)	
Utica Mutual Insurance Company	2	(124)		-	-	
Voyageur Insurance Company	-	-		645	104	16.1%
Waterloo Insurance Company	4,395	2,677	60.9%	928	947	102.0%
Wawanesa Mutual Insurance Company (The)	142,527	95,247	66.8%	61,969	38,044	61.4%
Wellington Insurance Company	(1,673)	(14,630)		-	60	
Western Union Insurance Company	110,516	90,422	81.8%	47,991	26,225	54.6%
Yasuda Fire and Marine Insurance Company Limited	-	-		46	221	480.4%
Zenith Insurance Company	5,544	2,225	40.1%	1,280	297	23.2%
Zurich Insurance Company	46,791	25,436	54.4%	24,192	11,832	48.9%
TOTAL	1,627,895	1,213,791	74.6%	722,554	452,685	62.7%

*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.

Abstract of The Returns of Companies Transacting

ACCIDENT and SICKNESS

in the Province of Alberta - 1999

NAME OF COMPANY	ACCIDENT and SICKNESS		
	Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
ACE INA Insurance	165	(11)	
AEGIS Insurance Corporation	49	1	2.0%
Aetna Life Insurance Company	448	504	112.5%
Aetna Life Insurance Company of Canada	30,208	25,464	84.3%
AIG Life Insurance Company of Canada	219	20	9.1%
Alberta Motor Association Insurance Company	981	291	29.7%
Allianz Insurance Company of Canada	112	-	
Allianz Life Insurance Company of North America	1,151	706	61.3%
American Bankers Insurance Company of Florida	705	199	28.2%
American Bankers Life Assurance Company of Florida	11,910	2,331	19.6%
American Home Assurance Company	537	265	49.3%
American Income Life Insurance Company	271	109	40.2%
AMEX Assurance Company	179	-	
Balboa Life Insurance Company	2,022	493	24.4%
Bankers Life and Casualty Company	1	24	2400.0%
Blue Cross Life Insurance Company of Canada	5,433	2,752	50.7%
Canada Life Assurance Company (The)	39,964	22,544	56.4%
Canadian Group Underwriters Insurance Company	108	986	913.0%
Canadian Premier Life Insurance Co.	8,631	2,744	31.8%
Chubb Insurance Company of Canada	15	(2)	
CIBC Life Insurance Company Limited	7,506	1,208	16.1%
CIGNA Life Insurance Company of Canada	2,910	1,035	35.6%
Citadel General Assurance Company (The)	4,496	1,729	38.5%
Clarica Life Insurance Company	59,478	51,562	86.7%
Co-operators General Insurance Company	235	8	3.4%
Combined Insurance Company of America	10,799	3,829	35.5%
Commercial Union Assurance Company of Canada	11	2	18.2%
Commercial Union Life Assurance Company of Canada	1,202	906	75.4%
Connecticut General Life Insurance Company	(4)	298	
Continental Assurance Company	52	3	5.8%
Continental Casualty Company	75	13	17.3%
Crown Life Insurance Company	12,793	8,695	68.0%
CT Financial Assurance Company	1,559	480	30.8%
Cumis General Insurance Company	20	-	
Cumis Life Insurance Company	3,575	1,610	45.0%
Desjardins-Laurentian Life Assurance Company Inc.	370	538	145.4%

Abstract of The Returns of Companies Transacting

ACCIDENT and SICKNESS

in the Province of Alberta - 1999

NAME OF COMPANY	ACCIDENT and SICKNESS		
	Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
Eagle Star Insurance Company Limited	38	5	13.2%
Empire Life Insurance Company (The)	1,225	1,071	87.4%
Equitable Life Assurance Society of the United States (The)	15	-	
Equitable Life Insurance Company of Canada (The)	7,785	5,975	76.8%
Federated Life Insurance Company of Canada	3,445	2,142	62.2%
First Canadian Insurance Corporation	9,762	1,769	18.1%
GAN General Insurance Company	97	-	
General American Life Insurance Company	11	4	36.4%
Great-West Life Assurance Company (The)	126,388	87,956	69.6%
Green Shield Canada	2,103	1,912	90.9%
Hartford Fire Insurance Company	-	236	
Hartford Life Insurance Company	54	67	124.1%
Hartford Life Insurance Company of Canada	399	90	22.6%
Heritage General Insurance Company	3,353	1,500	44.7%
Household Life Insurance Company	497	131	26.4%
Imperial Life Assurance Company of Canada (The)	10,538	8,312	78.9%
Industrial Alliance Life Insurance Company	15	64	426.7%
Ingle Life & Health Assurance Company	1,152	263	22.8%
John Alden Life Insurance Company	-	1	
Liberty Life Assurance Company of Boston	104	131	126.0%
Liberty Mutual Insurance Company	4,897	3,873	79.1%
Life Insurance Company of North America	20	31	157.1%
Life Investors Insurance Company of America	4,452	1,549	34.8%
Lloyd's Underwriters	1,234	1,087	88.1%
London and Midland General Insurance Company	1,349	460	34.1%
London Life Insurance Company	49,834	38,117	76.5%
Manufacturers Life Insurance Company (The)	57,265	47,488	82.9%
Maritime Life Assurance Company (The)	13,133	19,099	145.4%
Metropolitan Life Insurance Company	5,540	4,859	87.7%
National Bank Life Insurance Company	13	-	
National Fidelity Life Insurance Company	40	-	
National Life Assurance Company of Canada (The)	3,600	2,565	71.3%
New York Life Insurance Company	86	29	33.7%
NN Life Insurance Company of Canada	897	498	55.5%
Nordic Insurance Company of Canada	10	-	
North West Life Assurance Company of Canada (The)	174	147	84.5%

Abstract of The Returns of Companies Transacting

ACCIDENT and SICKNESS

in the Province of Alberta - 1999

NAME OF COMPANY	ACCIDENT and SICKNESS		
	Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
Paul Revere Life Insurance Company	17,363	15,091	86.9%
Pembridge Insurance Company	326	-	
Penncorp Life Insurance Company	3,830	739	19.3%
Pennsylvania Life Insurance Company	4,237	452	10.7%
Primerica Life Insurance Company of Canada	6	-	
Provident Life and Accident Insurance Company	2,754	1,727	62.7%
Prudential Insurance Company of America (The)	1,103	(48)	
Prudential of America Life Insurance Company (Canada)	686	-	
RBC Life Insurance Company	410	-	
Reliable Life Insurance Company	3,723	1,156	31.1%
Reliance Insurance Company	1,172	695	59.3%
Royal & Sun Alliance Insurance Company of Canada	(1)	-	
Scotia General Insurance Company	464	232	50.0%
Scotia Life Insurance Company	1,146	183	16.0%
Seaboard Life Insurance Company	16,303	5,723	35.1%
Sovereign General Insurance Company (The)	1,450	429	29.6%
Standard Life Assurance Company (The)	135	111	82.2%
Sun Life Assurance Company of Canada	97,063	62,301	64.2%
TIG Insurance Company	8	(15)	
Toronto Mutual Life Insurance Company	200	51	25.5%
Transamerica Life Insurance Company of Canada	19	16	84.2%
Travelers Insurance Company (The)	-	28	
UNUM Life Insurance Company of America	14,640	9,384	64.1%
Voyageur Insurance Company	12,834	6,661	51.9%
Wawanesa Life Insurance Company	1,239	1,785	144.1%
Westbury Canadian Life Insurance Company	5,318	3,348	63.0%
Western Life Assurance Company (The)	41	38	92.7%
Western Union Insurance Company	2	-	
Zurich Life Insurance Company of Canada	7,105	5,282	74.3%
TOTAL	711,287	478,138	67.2%

*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.

Abstract of The Returns of Companies Transacting

LIABILITY - FIDELITY

in the Province of Alberta - 1999

NAME OF COMPANY	LIABILITY			FIDELITY		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
ACE INA Insurance	4,440	(3,112)		218	106	48.6%
Aegon Insurance Company (U.K.) Limited	-	(88)		-	-	
Alberta Local Authorities' Reciprocal Insurance Exchange	2,398	2,022	84.3%	-	-	
Alberta Real Estate Insurance Exchange	847	686	81.0%	-	-	
Allianz Insurance Company of Canada	3,290	7,590	230.7%	-	-	
Allstate Insurance Company of Canada	-	(227)		-	-	
American Bankers Insurance Company of Florida	2,935	1,112	37.9%	-	-	
American Home Assurance Company	10,598	(1,071)		243	(8)	
Arkwright Mutual Insurance Company	-	-		22	-	
AXA Insurance (Canada)	9	(6)		-	-	
AXA Pacific Insurance Company	8,922	5,711	64.0%	378	(107)	
British Aviation Insurance Company Limited (The)	139	6	4.3%	-	-	
British Columbia Insurance Company (The)	238	36	15.1%	-	-	
Calvert Insurance Company	-	(25)		-	-	
Canadian Lawyers Insurance Association	4,986	3,221	64.6%	-	-	
Canadian Millers' Mutual Insurance Company	28	(1)		-	-	
Canadian Northern Shield Insurance Company	182	-		7	-	
Canadian Petroleum Insurance Exchange	479	-		-	-	
Canadian Surety Company (The)	5,832	3,824	65.6%	-	4	
Canadian Universities Reciprocal Insurance Exchange	455	389	85.5%	-	-	
Centennial Insurance Company	70	6	8.6%	-	-	
CGU Insurance Company of Canada	12,600	10,496	83.3%	248	146	58.9%
CGU International Insurance plc	190	64	33.7%	-	-	
Chubb Insurance Company of Canada	18,796	2,908	15.5%	999	442	44.2%
Citadel General Assurance Company (The)	906	(1,417)		26	18	69.2%
Co-operators General Insurance Company	10,451	3,690	35.3%	238	(87)	
Commerce and Industry Insurance Company of Canada	4,586	1,244	27.1%	-	-	
Commercial Union Assurance Company of Canada	5,754	5,161	89.7%	104	(109)	
Commonwealth Insurance Company	3,140	591	18.8%	-	-	
Community Newspapers Reciprocal Insurance Exchange	26	(1)		-	-	
Constitution Insurance Company of Canada	-	29		-	-	
Continental Casualty Company	2,433	(249)		-	-	
Continental Insurance Company (The)	5,293	41	0.8%	-	-	
Coronation Insurance Company Limited	-	45		-	-	
Cumis General Insurance Company	173	(13)		230	(83)	
Dominion of Canada General Insurance Company (The)	4,639	1,033	22.3%	61	2	3.3%

Abstract of The Returns of Companies Transacting

LIABILITY - FIDELITY

in the Province of Alberta - 1999

NAME OF COMPANY	LIABILITY			FIDELITY		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
Eagle Star Insurance Company Limited	2	-		-	-	
Ecclesiastical Insurance Office Public Limited Company	455	145	31.9%	2	-	
Economical Mutual Insurance Company	3,432	2,070	60.3%	78	5	6.4%
Elite Insurance Company	27	-		-	-	
Employers Insurance of Wausau A Mutual Company	29	(155)		-	-	
Employers Reinsurance Corporation	924	309	33.4%	-	-	
Everest Insurance Company of Canada	3	-		-	-	
Federal Insurance Company	-	1		-	-	
Federated Insurance Company of Canada	3,570	2,388	66.9%	45	13	28.9%
Federation Insurance Company of Canada	169	172	101.8%	-	-	
GAN Canada Insurance Company	622	(88)		-	-	
GAN General Insurance Company	977	(1,200)		45	24	53.3%
Gerling Canada Insurance Company	11,858	601	5.1%	19	8	42.1%
Gore Mutual Insurance Company	29	-		-	-	
Grain Insurance and Guarantee Company	593	377	63.6%	10	-	
Great American Insurance Company	195	172	88.2%	-	-	
Guarantee Company of North America (The)	158	17	10.8%	354	(292)	
Halifax Insurance Company (The)	27	59	218.5%	-	-	
Hartford Fire Insurance Company	22	-		-	-	
Hartford Insurance Company of Canada	116	57	49.1%	1	-	
Home Insurance Company (The)	-	(361)		-	-	
Jevco Insurance Company	476	(249)		-	-	
Kingsway General Insurance Company	543	126	23.2%	-	-	
Liberty Mutual Fire Insurance Company	-	30		-	-	
Liberty Mutual Insurance Company	5,594	(746)		28	1,030	3678.6%
Lloyd's Underwriters	7,992	(1,465)		208	12	5.8%
Lombard General Insurance Company of Canada	5,642	6,840	121.2%	83	130	156.6%
Lombard Insurance Company	(3)	986		-	-	
London Guarantee Insurance Company	1,606	963	60.0%	99	26	26.3%
Lumbermens Mutual Casualty Company	1,191	244	20.5%	2	-	
Maritime Insurance Company Limited	1	-		-	-	
Markel Insurance Company of Canada	147	185	125.9%	-	-	
Mennonite Mutual Insurance Co. (Alberta) Ltd.	126	5	4.0%	-	-	
Mitsui Marine and Fire Insurance Company, Limited	5	-		-	-	
Motors Insurance Corporation	590	402	68.1%	-	-	
New Hampshire Insurance Company	7	(353)		-	-	

Abstract of The Returns of Companies Transacting

LIABILITY - FIDELITY

in the Province of Alberta - 1999

NAME OF COMPANY	LIABILITY			FIDELITY		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
Nippon Fire & Marine Insurance Company, Limited (The)	5	72	1440.0%	-	-	
Nordic Insurance Company of Canada	12,128	1,997	16.5%	395	319	80.8%
Old Republic Insurance Company of Canada	122	43	35.2%	-	-	
Pembridge Insurance Company	1,157	1,315	113.7%	6	-	
Peopleplus Insurance Company	1,437	1,226	85.3%	-	-	
Perth Insurance Company	2	-		-	-	
Portage La Prairie Mutual Insurance Company (The)	314	200	63.7%	-	-	
Protective Insurance Company	3	-		-	-	
Provincial Health Authorities of Alberta	4,303	6,027	140.1%	-	-	
Reliance Insurance Company	4,008	8,950	223.3%	-	(6)	
Royal & Sun Alliance Insurance Company of Canada	20,807	17,346	83.4%	412	170	41.3%
Saskatchewan Mutual Insurance Company	455	57	12.5%	7	(4)	
Scottish & York Insurance Co. Limited	6,815	8,538	125.3%	-	-	
Seaboard Surety Company of Canada	-	(24)		-	-	
Security Insurance Company of Hartford	1,581	2,514	159.0%	-	-	
Sovereign General Insurance Company (The)	3,871	2,789	72.0%	42	10	23.8%
St. Paul Fire and Marine Insurance Company	2,532	4,420	174.6%	106	124	117.0%
State Farm Fire and Casualty Company (The)	2,014	(56)		-	-	
Sumitomo Marine and Fire Insurance Company Limited (The)	44	7	15.9%	1	(1)	
TIG Insurance Company	610	143	23.4%	-	-	
Tokio Marine & Fire Insurance Company Limited (The)	6	-		-	-	
Traders General Insurance Company	-	43		-	-	
Travelers Casualty and Surety Company of Canada	59	108	183.1%	-	-	
Travelers Indemnity Company (The)	124	130	104.8%	-	-	
UAP-New Rotterdam Insurance Company N.V.	-	32		-	-	
Utica Mutual Insurance Company	70	(169)		1	-	
Waterloo Insurance Company	47	6	12.8%	-	-	
Wawanesa Mutual Insurance Company (The)	2,566	1,514	59.0%	14	-	
Wellington Insurance Company	-	(44)		-	-	
Western Union Insurance Company	5,810	1,209	20.8%	3	-	
Yasuda Fire and Marine Insurance Company Limited	2	(1,365)		-	-	
Zurich Insurance Company	7,445	20,510	275.5%	131	40	30.5%
TOTAL	240,297	132,765	55.3%	4,866	1,932	39.7%

*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.

Abstract of The Returns of Companies Transacting

SURETY - BOILER and MACHINERY

in the Province of Alberta - 1999

NAME OF COMPANY	SURETY			BOILER MACHINERY		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
ACE INA Insurance	1	(4)		1,017	(1,357)	
Affiliated F. M. Insurance Company	-	-		64	-	
Allianz Insurance Company of Canada	-	-		61	2	3.3%
Alta Surety Company	-	75		-	-	
American Home Assurance Company	67	84	125.4%	29	-	
Arkwright Mutual Insurance Company	-	-		296	(394)	
AXA Pacific Insurance Company	4,791	2,479	51.7%	840	139	16.5%
Boiler Inspection and Insurance Company of Canada	-	-		1,808	259	14.3%
Canadian Millers' Mutual Insurance Company	-	-		9	-	
Canadian Northern Shield Insurance Company	3	-		5	-	
Canadian Surety Company (The)	-	(6)		106	6	5.7%
CGU Insurance Company of Canada	2,452	168	6.9%	184	14	7.6%
Chubb Insurance Company of Canada	89	(4)		382	251	65.7%
Citadel General Assurance Company (The)	-	-		42	(1)	
Co-operators General Insurance Company	108	33	30.6%	403	23	5.7%
Commerce and Industry Insurance Company of Canada	-	-		1,001	4,985	498.0%
Commercial Union Assurance Company of Canada	33	-		800	541	67.6%
Continental Casualty Company	-	-		(10)	-	
Continental Insurance Company (The)	-	-		710	136	19.2%
Cumis General Insurance Company	-	-		29	-	
Dominion of Canada General Insurance Company (The)	515	(48)		119	-	
Ecclesiastical Insurance Office Public Limited Company	-	-		14	-	
Economical Mutual Insurance Company	44	10	22.7%	262	5	1.9%
Factory Mutual Insurance Company	-	-		1,646	93	5.7%
Federated Insurance Company of Canada	53	-		29	-	
Federation Insurance Company of Canada	-	-		1	-	
GAN General Insurance Company	-	102		-	-	
Gerling Canada Insurance Company	-	-		3,543	3,290	92.9%
Gore Mutual Insurance Company	-	-		1	-	
Grain Insurance and Guarantee Company	7	-		58	20	34.5%
Guarantee Company of North America (The)	3,782	(14)		-	-	
Halifax Insurance Company (The)	-	-		4	-	
Hartford Fire Insurance Company	2	-		4	(11)	
Hartford Insurance Company of Canada	20	3	15.0%	46	2	4.3%
Home Insurance Company (The)	-	-		-	3,342	
Kingsway General Insurance Company	9	-		-	-	

Abstract of The Returns of Companies Transacting

SURETY - BOILER and MACHINERY

in the Province of Alberta - 1999

NAME OF COMPANY	SURETY			BOILER MACHINERY		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
Liberty Mutual Insurance Company	-	-		(9)	-	
Lloyd's Underwriters	-	-		742	66	8.9%
Lombard General Insurance Company of Canada	-	-		210	54	25.7%
Lombard Insurance Company	-	140		-	-	
London Guarantee Insurance Company	761	199	26.1%	3,641	1,907	52.4%
Lumbermen's Underwriting Alliance	-	-		58	-	
Lumbermens Mutual Casualty Company	-	-		334	92	27.5%
Motors Insurance Corporation	-	-		3,075	818	26.6%
New Hampshire Insurance Company	-	-		1,242	471	37.9%
Nordic Insurance Company of Canada	907	184	20.3%	208	(3)	
Northern Indemnity, Inc.	419	53	12.6%	-	-	
Pembridge Insurance Company	16	-		1,570	463	29.5%
Peopleplus Insurance Company	-	(99)		-	-	
Protection Mutual Insurance Company	-	-		1,117	44	3.9%
Reliance Insurance Company	-	-		3,031	185	6.1%
Royal & Sun Alliance Insurance Company of Canada	27	(1)		3,036	84	2.8%
Saskatchewan Mutual Insurance Company	-	-		2	-	
Seaboard Surety Company of Canada	2,615	7	0.3%	-	-	
Sovereign General Insurance Company (The)	1,864	336	18.0%	46	(5)	
St. Paul Fire and Marine Insurance Company	(1)	-		185	(536)	
State Farm Fire and Casualty Company (The)	5	-		-	-	
Sumitomo Marine and Fire Insurance Company Limited (The)	-	-		5	-	
Tokio Marine & Fire Insurance Company Limited (The)	-	-		-	(1)	
Travelers Casualty and Surety Company of Canada	176	14	8.0%	8	4	50.0%
Virginia Surety Company, Inc.	-	-		1,432	1,578	110.2%
Wawanesa Mutual Insurance Company (The)	36	-		61	9	14.8%
Western Surety Company	1,885	160	8.5%	-	-	
Western Union Insurance Company	11	3	27.3%	308	34	11.0%
Zurich Insurance Company	707	614	86.8%	576	212	36.8%
TOTAL	21,404	4,488	21.0%	34,381	16,821	48.9%

*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.

Abstract of The Returns of Companies Transacting

AIRCRAFT - MARINE

in the Province of Alberta - 1999

NAME OF COMPANY	AIRCRAFT			MARINE		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
ACE INA Insurance	618	696	112.6%	1,039	1,205	116.0%
American Home Assurance Company	372	118	31.7%	83	4	4.8%
American National Fire Insurance Company	-	-		-	(1)	
Avemco Insurance Company	1,095	558	51.0%	-	-	
Aviation & General Insurance Company Limited	-	(9)		-	-	
AXA Insurance (Canada)	-	-		51	18	35.3%
AXA Pacific Insurance Company	2,297	6,819	296.9%	666	44	6.6%
British Aviation Insurance Company Limited (The)	407	222	54.5%	-	-	
Canadian Applicators Insurance Reciprocal	187	149	79.7%	-	-	
Canadian Surety Company (The)	641	719	112.2%	64	5	7.8%
Canadian Union Insurance Company	434	205	47.2%	-	-	
Centennial Insurance Company	126	74	58.7%	-	-	
CGU International Insurance plc	552	605	109.6%	-	-	
Chubb Insurance Company of Canada	299	322	107.7%	218	110	50.5%
Commonwealth Insurance Company	-	-		(63)	-	
Continental Casualty Company	-	16		-	-	
Continental Insurance Company (The)	626	316	50.5%	168	137	81.5%
Eagle Star Insurance Company Limited	-	421		-	-	
Ecclesiastical Insurance Office Public Limited Company	-	-		15	19	126.7%
GAN General Insurance Company	(4)	(2,673)		-	-	
Gerling Canada Insurance Company	2,502	(206)		103	54	52.4%
Hartford Fire Insurance Company	-	(85)		-	(1)	
Kingsway General Insurance Company	-	-		28	6	21.4%
Liberty Mutual Insurance Company	-	-		56	1	1.8%
Lloyd's Underwriters	1,928	339	17.6%	215	82	38.1%
Maritime Insurance Company Limited	-	-		450	160	35.6%

Abstract of The Returns of Companies Transacting

AIRCRAFT - MARINE

In the Province of Alberta - 1999

NAME OF COMPANY	AIRCRAFT			MARINE		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
NAC Reinsurance Corporation	426	260	61.0%	-	-	
Nordic Insurance Company of Canada	-	-		45	8	17.8%
Old Republic Insurance Company of Canada	1	-		-	-	
Reliance Insurance Company	533	1,640	307.7%	62	72	116.1%
Royal & Sun Alliance Insurance Company of Canada	1,374	322	23.4%	103	14	13.6%
Security Insurance Company of Hartford	-	-		9	-	
St. Paul Fire and Marine Insurance Company	659	333	50.5%	65	499	767.7%
Sumitomo Marine and Fire Insurance Company Limited (The)	-	-		89	127	142.7%
Travelers Indemnity Company (The)	1,074	3,455	321.7%	-	-	
Yasuda Fire and Marine Insurance Company Limited	-	-		-	3	
Zurich Insurance Company	189	-		29	3	10.3%
TOTAL	16,336	14,616	89.5%	3,495	2,569	73.5%

*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province

Abstract of The Returns of Companies Transacting

HAIL - TITLE

in the Province of Alberta - 1999

NAME OF COMPANY	HAIL			TITLE		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
ACE INA Insurance	843	417	49.5%	-	-	
Chicago Title Insurance Company	-	-		12	-	
First American Title Insurance Company	-	-		919	60	6.5%
Lombard General Insurance Company of Canada	976	588	60.2%	-	-	
Lombard Insurance Company	-	2		-	-	
Palliser Insurance Company Limited	5,795	4,078	70.4%	-	-	
Stewart Title Guaranty Company	-	-		2	-	
Western Agricultural Insurance Corportation	4,075	2,620	64.3%	-	-	
TOTAL	11,689	7,705	65.9%	933	60	6.4%

*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.

Abstract of The Returns of Companies Transacting

MORTGAGE - CREDIT

in the Province of Alberta - 1999

NAME OF COMPANY	MORTGAGE			CREDIT		
	Total Direct Premiums Written $'000	Total Direct Claims $'000		Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
American Bankers Insurance Company of Florida	-	-		16	(2)	
American Home Assurance Company	-	-		17	10	58.8%
Continental Insurance Company (The)	-	-		15	-	
EULER American Credit Indemnity Company	-	-		367	(8)	
GE Capital Mortgage Insurance Company (Canada)	10,114	858	8.5%	-	-	
Hartford Fire Insurance Company	-	-		-	264	
Trade Indemnity plc	-	-		101	(48)	
TOTAL	10,114	858	8.5%	516	216	41.9%

*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.

Abstract of The Returns of Companies Transacting

LEGAL EXPENSES

in the Province of Alberta - 1999

NAME OF COMPANY	LEGAL EXPENSES					
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
Allianz Insurance Company of Canada	74	56	75.7%			
Canada Life Casualty Insurance Company	8	-				
TOTAL	82	56	68.3%			

*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.